



FEDERAL
CREDIT
UNION
www.abefcu.org

**CORPORATE
HEADQUARTERS**

7-11 Front Street
Rockville Centre, NY 11570

BRANCH LOCATIONS

77 West 66th Street
New York, NY 10023
212 456-1064

680 Birch Street
Bristol, CT 06010
860 766-2622

383 Middle Street
Bristol, CT 06010
860 766-5280

1717 DeSales Street NW
Washington, DC 20036
202 222-7444

190 N. State Street
Chicago, IL 60601
312 899-4104

4151 Prospect Avenue
Los Angeles, CA 90027
323 671-4515

2300 Riverside Drive
Burbank, CA 91521-4000
818 460-5036

2312 West Olive Avenue
Suite A
Burbank, CA 91506
818 840-0500

ABE AUDIO RESPONSE
516 763-7580
800 ABE-3002



Scan this code with any mobile device enabled with a QR reader to access our web site.

The right home loan at the right time



The arrival of spring could not come at a better time. The warmer weather combined with low mortgage interest rates is the perfect time to purchase the new home you have been waiting for, start the home improvement projects you so desperately need or make the switch into a loan product that may free up some cash to do the things you love.

ABE's mortgage loan products offer many options. The opportunities are endless...you can refinance an existing mortgage to lower your payment, reduce the number of years, or lock in a low fixed mortgage rate for the long term. A Line-of-Credit can help tap the equity in your home for debt consolidation, college tuition or your child's big wedding day. If you're in the market for a second home our loan rates and options can be what you've been waiting for.

Our online mortgage application is available 24/7, its user friendly and takes only 10 minutes to complete. You can also contact us at (516) 763-7515 or email realestate@abefcu.com to explore all your options and get prequalified.

To Apply: www.abefcu.org/loans/apply-for-a-loan-247

ABEFCU will be closed for business in observance of Memorial Day on Monday, May 31st 2021
*Please visit our website at www.abefcu.org for **COVID-19** updates, service modifications and financial assistance.*

SAVINGS— 1ST QTR. RATES— The APY is accurate as of 03/25/2021		April 1, 2021		Average Balance		APY*
PRIME SHARE (SAVINGS)		\$ 100.00	to	\$99,999.99		0.05%
		\$100,000.00	and above			0.10%
CLUBS (Holiday & Vacation)						0.10%
I.R.A. (Individual Retirement Account)		\$.01	to	\$99,999.99		0.30%
		\$100,000.00	and above			0.40%

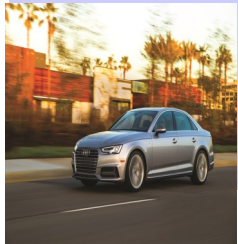
INVESTMENT SHARE CERTIFICATE AND IRA CERTIFICATE (CDs)		Term	APY*
The APY is accurate as of 12/30/2020 Minimum Deposit of \$500.00		3 Months	0.10%
		6 Months	0.20%
		12 Months	0.30%
		13 Months Add on Certificate	0.30%
		15 Months Bump up Certificate	0.30%
		24 Month	0.35%
		60 Months	0.50%

CHECKING —The APY is accurate as of 03/1/2021		Minimum Balance and Monthly Fee		APY*
Basic Share Draft		None	None	None
Super Share Draft		\$2,000.00	\$4.00	0.05%
Super Plus Share Draft — Linked		\$3,000.00	\$5.00	0.05%
Prime Time Share Draft		None	None	0.05%

MONEY MARKET— The APY is accurate as of 12/17/2020		Average Daily Balance		APY*	
Rates may change after the account is opened.		\$ 2,500.00	to	\$24,999.99	0.10%
		\$ 25,000.00	to	\$49,999.99	0.20%
		\$ 50,000.00	to	\$99,999.99	0.30%
		\$100,000.00	to	\$249,999.99	0.35%
		\$250,000.00	and over		0.35%

Loan Type	APR**	Monthly Payment Per \$1,000 Borrowed	Maximum Terms (Months)
New Vehicle	2.65%	\$28.93	up to 36
New Vehicle	2.89%	\$16.41	48
New Vehicle	2.99%	\$15.19	49-72
New Vehicle	3.49%	\$13.44	73-84
Used Vehicle (1 to 3 Years Old)	2.99%	\$29.08	up to 36
Used Vehicle (1 to 3 Years Old)	2.99%	\$22.13	48
Used Vehicle (1 to 3 Years Old)	2.99%	\$16.45	60-66
Used Vehicle (1 to 3 Years Old)	3.19%	\$15.28	72
Used Vehicle (1 to 3 Years Old)	3.49%	\$13.44	84
Used Vehicle (4 to 5 Years Old)	2.99%	\$29.08	up to 36
Used Vehicle (4 to 5 Years Old)	2.99%	\$22.13	48
Used Vehicle (4 to 5 Years Old)	2.99%	\$16.45	60
Used Vehicle (4 to 5 Years Old)	4.19%	\$15.74	72
Used Vehicle (6 to 7 Years Old)	3.99%	\$29.52	up to 36
Used Vehicle (6 to 7 Years Old)	4.25%	\$22.69	48
Used Vehicle (6 to 7 Years Old)	4.50%	\$18.65	60
New & Used Motorcycle, Boat, RV	4.99%	\$18.87	up to 60
Signature	5.25%	\$85.71	12
Signature	5.99%	\$44.24	24
Signature	6.49%	\$30.64	36
Signature	9.99%	\$21.24	48-60
Debt Consolidation	9.49%	\$32.02	36
Debt Consolidation	9.99%	\$21.24	48-60
Special Purpose	5.49%	\$57.93	18
Education	6.90%	\$19.76	60
Shared Secured	Dividend Plus 2%	\$ 6.49	180
Shared Certificate Secured	Dividend Plus 2%	\$ 6.58	180
Checking Line of Credit	13.88%		

New Car Loan Rates
as low as
2.65% APR**
for up to 36 months



Rates shown are the lowest rates offered for the products advertised. Applicants who do not qualify at these rates and terms may be offered credit at a higher rate and/or with different terms. All extensions of credit are subject to credit approval.

VISA CLASSIC CREDIT CARD	\$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder	13.88%
MASTERCARD GOLD	\$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder	11.99%
VISA PLATINUM CREDIT CARD	\$1,000,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder	9.99%

REAL ESTATE LOANS - NMLS # 615164	Term	Conforming	Rates	Jumbo
1 Year ARM (Adjustable Rate Mortgage)	All ARM Products are based on 15 or 30 year amortizations	2.750%		3.250%
2/1 Year ARM		2.750%		3.250%
3/1 Year ARM		2.750%		3.250%
5/1 Year ARM		3.000%		3.500%
7/1 Year ARM		3.375%		3.875%
15 Year Fixed (Fixed Rate Mortgage)	15 year amortization	3.500%		
Fixed Rate Equity Loans (\$100,000.00 Max. Loan Amount)				
Smart Home Equity Loan	5 Years up to 70% LTV	4.500%		
Smart Home Equity Loan	10 Years up to 70% LTV	5.000%		
Adjustable Rates				
Home Equity Line of Credit	25 Years up to 70% LTV	2.750% Then Prime Adjusted Annually		
Home Equity Loan	15 Year Max. Amortization	3.750% Then Prime Adjusted Annually		
Smart Home Equity Loan (\$100,000.00 Max. Loan Amount)	10 Year Max. Amortization up to 70% LTV	3.250% Then Prime Minus 1% Adjusted Annually		
Smart Home Equity Line of Credit (\$100,000.00 Max. Loan Amount)	15 Years up to 70% LTV	3.000% Then Prime Minus 1% Adjusted Annually		



*APY = ANNUAL PERCENTAGE YIELD **APR=ANNUAL PERCENTAGE RATE
ALL RATES/YIELDS ARE SUBJECT TO CHANGE AT ANY TIME.
ACCOUNTS FEDERALLY INSURED THROUGH N.C.U.A. TO AT LEAST \$250,000
RETIREMENT ACCOUNTS ARE INSURED SEPARATELY TO AT LEAST \$250,000.
PLEASE CONTACT AN ABE EMPLOYEE FOR FURTHER INFORMATION ABOUT APPLICABLE FEES AND TERMS.

