



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

Don't miss out-start saving today!



The current low interest rate environment can help save you money on the purchase of your new home, the refinancing of your existing mortgage, taking the equity out of your current residence or reducing the long term cost of debt.

Mortgage rates have dropped considerably over the past year which could help you in the long or near term with lower payments saving you money or shorter loan terms. If you're in the market for a new home take a look at ABE's mortgage products and rates. You will find that we offer a broad spectrum of mortgage products that include conventional 15, 30, 40-year mortgages, adjustable-rate mortgages and jumbo loans. If you're a first-time home buyer or a relocation is on your horizon an adjustable-rate mortgage may be the ideal option.

Tapping into the equity in your home is another option to use for low-cost funds. ABE's fixed rate home equity loans or home equity line-of-credit have no closing cost-making it a great alternative. The fixed home equity loan rate will stay constant for the life of the loan. The home equity line-of-credit offers the flexibility of taking a loan advance as you need it with the added convenience of 24/7 access via online or mobile banking. Home equity funds can be used for renovations, education expenses, debt consolidation and even for the purchase of your second home. The choice is yours.

If you are wondering which product best fits your goals please call us at (516) 763-7515 or email realestate@abefcu.com. Get pre-qualified now and be ready to make your next move!

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

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

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— <i>The APY is accurate as of 01/01/2021</i>	May 1, 2021	<u>Average Balance</u>	<u>APY*</u>
PRIME SHARE (SAVINGS)		\$ 100.00 to \$99,999.99	0.05%
	<i>Rates may change after the account is opened. Fees could reduce the earnings on the account.</i>	\$100,000.00 and above	0.10%
CLUBS (Holiday & Vacation)		\$.01 to \$99,999.99	0.10%
I.R.A. (Individual Retirement Account)		\$100,000.00 and above	0.30%
			0.40%


INVESTMENT SHARE CERTIFICATE AND IRA CERTIFICATE (CDs)	<u>Term</u>	<u>APY*</u>
<i>The APY is accurate as of 12/30/2020 Minimum Deposit of \$500.00</i>	3 Months	0.10%
	6 Months	0.20%
	12 Months	0.30%
<i>(A penalty will be imposed in most instances for early withdrawal of funds)</i>	13 Months Add on Certificate	0.30%
	15 Months Bump up Certificate	0.30%
	24 Month	0.35%
	60 Months	0.50%

CHECKING — <i>The APY is accurate as of 04/1/2021</i>	<u>Minimum Balance and Monthly Fee</u>	<u>APY*</u>
Basic Share Draft	None	None
Super Share Draft	\$2,000.00	\$4.00
Super Plus Share Draft — Linked	\$3,000.00	\$5.00
Prime Time Share Draft	None	None
		0.05%
		0.05%
		0.05%

MONEY MARKET — <i>The APY is accurate as of 12/17/2020</i>	<u>Average Daily Balance</u>	<u>APY*</u>
<i>Rates may change after the account is opened.</i>	\$ 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%

<u>Loan Type</u>	<u>APR**</u>	<u>Monthly Payment Per \$1,000 Borrowed</u>	<u>Maximum Terms (Months)</u>
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	<u>Term</u>	<u>Conforming</u>	<u>Rates</u>	<u>Jumbo</u>
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.

