



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

ABE Home Financing made Simple



ABE has home loan solutions that help move you into your new home. Whether it's a dwelling in the city or suburbs, you require short-term or long-term financing, or you're ready for a second home-we can help make it happen.

In today's world flexibility is key to navigating our daily lives and finances. That is why ABE's mortgage products and terms offer many adjustable-rate mortgages, and conventional 15, 30, and 40-year mortgages. The Home Equity and Home Equity Line-of-Credit home loans have no closing cost. The Home Equity Line-of-Credit also offers the convenience of 24/7 access via online or mobile banking so you can transfer money to your other accounts as needed. You're in control.

If you are planning home renovations, sending a child off to college or just want to capture the refinancing rush to save money-then an ABE home loan may be your answer.

To consider all your options and view our rates visit our website at www.abefcu.org. ABE also offers pre-qualifications which makes your offers on the purchase of a home more attractive to sellers. Home inventories are low and so are rates-so don't delay.

Call us at (516) 763-7515 or email realestate@abefcu.com to get your pre-qualification letter and shop with confidence.



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

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

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>	June 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	<i>\$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder</i>	13.88%
MASTERCARD GOLD	<i>\$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder</i>	11.99%
VISA PLATINUM CREDIT CARD	<i>\$1,000,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder</i>	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.

