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.

Celebrating our Freedoms

ABE invites you to experience the joy of financial freedom from high interest rate loans, high payments and never-ending fees.

ABE has financial solutions for life's many phases. Our wealth of competitive products and services are only exceeded by our genuine desire to help you flourish and meet your financial goals.

Take stock of your financial condition now-while rates are low and move into favorable loan products.

ABE's low Fixed Rate mortgages, Adjustable-Rate mortgages, Home Equity loans and the Home Equity Line-of-Credit may help you reduce the rate on your existing home loans-saving you money. You can consolidate high interest rate loans into a home equity loan product by taking the equity out of your home and putting it to work for you. In addition, ABE's home equity loans have no closing cost.

High interest rate credit card balances may be transferred over to an ABE Visa Platinum Credit Card with a low interest rate for the "life" of the balance.

If your auto lease is coming due, we can help you finance the purchase of the vehicle at a low rate with extended payment terms. If you're in the market for a new automobile visit our online Auto Buying Resource at www.abefcu.org/auto-buying-resources.

So, as you move forward with travel plans, moving, buying a new home, or shopping for a new vehicle-ABE wants you to know that we are here to help you through it all.

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ABE will be closed on Monday, July 5th, 2021 in observance of "Independence Day"

Please visit our website at www.abefcu.org for ***COVID-19*** *updates, service modifications and financial assistance.*

SAVINGS— 2ND QTR. RATES– *The APY is accurate as of 04/01/2021*

July 1, 2021

Rates may change after the account is opened. Fees could reduce the earnings on the account.

	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)

The APY is accurate as of 12/30/2020 Minimum Deposit of $500.00

(A penalty will be imposed in most instances for early withdrawal of funds)

Term		APY*
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 06/1/2021*

Rates may change after the account is opened. Fees could reduce the earnings on the account.

	Minimum Balance	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*

Rates may change after the account is opened.

Average Daily Balance	APY*
$ 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%		

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.

New Car Loan Rates

as low as

2.65 % APR**

for up to 36 months

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	2.750%	3.250%
2/1 Year ARM	15 or 30 year amortizations	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	

EQUAL HOUSING LENDER

*APY = ANNUAL PERCENTAGE YIELD **APR=ANNNUAL 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 SEPERATELY TO AT LEAST $250,000.
PLEASE CONTACT AN ABE EMPLOYEE FOR FURTHER INFORMATION ABOUT APPLICABLE FEES AND TERMS.

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency