



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

Let ABE extend the lazy days of Summer



ABE can help you extend the lazy days of summer into the fall with ABE's low credit card interest rates and balance transfer options. To help you take advantage of the great travel deals and save money while doing it— ABE is currently offering a credit card balance transfer to our Visa Platinum card at the rate of **6.99%** for the LIFE of the balance transferred. So, go ahead and book that long awaited getaway and don't forget to take our card with you. Don't have a card yet? Apply now at www.abefcu.org/loans/apply-for-a-loan-247.

If you long to take a drive through the country side, the coast or cross-country ABE can also help put you behind the wheel of a new or pre-owned vehicle with our Auto Buying Resource. Get started at www.abefcu.org/auto-buying-resources and find the vehicle you want from the convenience of your home. Then- ask for ABE's low interest rate financing and extended payment terms.

In addition to choosing your travel destination and how you will get there you can choose to skip-a-payment on qualifying existing loans at ABE. The Skip-A-Pay Program may help give you access to your funds just when you want it most. For additional terms, conditions and to apply visit www.abefcu.org/loans/skip-a-payment.

Bon Voyage!

Visit our website at www.abefcu.org for rates, additional information and to apply.

ABE will be closed on Monday, September 6th 2021 in observance of "Labor Day"

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



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

SAVINGS— 3RD QTR. RATES— The APY is accurate as of 07/01/2021

PRIME SHARE (SAVINGS)

CLUBS (Holiday & Vacation)

I.R.A. (Individual Retirement Account)

September 1, 2021

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

Average Balance

\$ 100.00 to \$99,999.99

\$100,000.00 and above

\$.01 to \$99,999.99

\$100,000.00 and above

APY*

0.05%

0.10%

0.10%

0.30%

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

3 Months

6 Months

12 Months

13 Months Add on Certificate

15 Months Bump up Certificate

24 Month

60 Months

APY*

0.10%

0.20%

0.30%

0.30%

0.30%

0.35%

0.50%

CHECKING —The APY is accurate as of 08/1/2021

Basic Share Draft

Super Share Draft

Super Plus Share Draft — Linked

Prime Time Share Draft

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

Minimum Balance and Monthly Fee

None

\$2,000.00

\$3,000.00

None

None

\$4.00

\$5.00

None

APY*

None

0.05%

0.05%

0.05%

MONEY MARKET— The APY is accurate as of 12/17/2020

Rates may change after the account is opened.

Average Daily Balance

\$ 2,500.00 to \$24,999.99

\$ 25,000.00 to \$49,999.99

\$ 50,000.00 to \$99,999.99

\$100,000.00 to \$249,999.99

\$250,000.00 and over

APY*

0.10%

0.20%

0.30%

0.35%

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.

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=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.

NCUA

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