



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
860 766-2622

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.

Fall into Savings



The beauty of Autumn's bright colors, fall breezes and jack-o'-lanterns bring warm memories and joyful feelings that come with the change in season.

Auto Loans

The same excitement can be felt with year-end model year auto sales. Dealers are now trying to clear existing showroom inventory to make room for New Year 2022 models. It's a great time to take advantage of dealer or manufacturer incentives and ABE's low financing and extended payment terms. Secure financing now by getting pre-approved and get ready to lock-in a purchase as inventories are low. Go to www.abefcu.org/loans/apply-for-a-loan-247/.

Home Loans

The holidays are quickly approaching and it may be the time to make some improvements to your home before the arrival of friends and family. ABE has many types of home loans with short- and long-terms, fixed or variable rates, Home Equity, HELOC's or Mortgages. If you're looking to buy a new home, a second home or refinance your existing loan- we can help. Call us today at (516) 763-7515 or email us at realestate@abefcu.com.

Credit Cards

ABE is helping you save money for the upcoming holiday spending season. Transfer your high-rate credit card balance from another financial institution to an ABEFCU Visa Platinum Credit Card and get the fixed rate of **6.99% APR*** for the LIFE of the balance. No Annual Fee, No Balance Transfer Fee & Earn Points.

Hurry, limited-time offer!

*APR=Annual Percentage Rate. APR is subject to the terms and conditions of the account agreement and applicable law.
** Cash advance fee: 2% of the amount advanced

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

**ABE will be closed on Thursday, November 25th in observance of "Thanksgiving Day" and
Friday, November 26th 2021**

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

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

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 09/1/2021

Basic Share Draft	Rates may change after the account is opened. Fees could reduce the earnings on the account.
Super Share Draft	
Super Plus Share Draft — Linked	
Prime Time Share Draft	

Minimum Balance and Monthly Fee	APY*
None	None
\$2,000.00	\$4.00
\$3,000.00	\$5.00
None	None
	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	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%		

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.

