



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.

Happy Thanksgiving to you and your Family



The holidays are quickly approaching and ABE has the tools to help make this season easier for you with self-service card options, money saving credit card balance transfers and the Skip-a-Payment loan option on existing qualified ABE loans.

Login to your ABE account now via our Online or Mobile banking app and experience the ease of using our ATM and Debit Card Controls feature to manage your ATM or Debit Cards. The feature allows you to lock and unlock your card (s) at anytime-from-anywhere. This may help to protect your cards from unauthorized use. The ATM and Debit Card Controls also allows you to report the card (s) lost or stolen. You are in control 24/7.

If you have travel plans this holiday season, you can easily place up to 10 travel advisories on your account for your ATM or Debit Card. Last minute changes can be made immediately via the card control feature.

The urgency to shop for gifts sooner than later is even greater this year with supply-chain disruptions, low inventories and inflation concerns. So why not apply for an ABE credit card now and be prepared to make your purchases.

Apply for the ABEFCU Visa Platinum Credit Card and have the added benefit of transferring your other financial institutions high interest rate credit card balances to our card and get the rate of **6.99% APR*** for the **Life** of the balance. The rate is Fixed, there is No Annual Fee, No Balance Transfer Fee and you Earn Reward Points. So, take the opportunity to save money now.




* APR=Annual Percentage Rate

The desire to get extra cash in hand could not be greater than at this time of year. ABE makes it possible for you to **Skip-A-Payment** on an existing ABE consumer loan. The funds from that specific monthly payment would then be available to you. Visit our website at www.abefcu.org/loans/skip-a-payment/ for additional information. Restrictions apply.

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— <i>The APY is accurate as of 07/01/2021</i>		November 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)				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)			<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 10/1/2021</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
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>	<div>New Car Loan Rates as low as 2.65 % APR** for up to 36 months</div> 
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				
	<u>Term</u>	<u>Conforming</u>	<u>Rates</u>	<u>Jumbo</u>
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	10 Year Max. Amortization up to 70% LTV	3.250% Then Prime Minus 1% Adjusted Annually		
(\$100,000.00 Max. Loan Amount)				
Smart Home Equity Line of Credit	15 Years up to 70% LTV	3.000% Then Prime Minus 1% Adjusted Annually		
(\$100,000.00 Max. Loan Amount)				
<div> EQUAL HOUSING LENDER</div> <div><p>*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.</p></div> <div> NCUA National Credit Union Administration, a U.S. Government Agency</div>				