



FEDERAL  
CREDIT  
UNION  
[www.abefcu.org](http://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.

## Banking in the moment



*Exciting opportunities lie ahead this summer so be ready with ABE's Online and Mobile banking service options and enjoy your travel plans worry free.*

*Whether you travel via car, plane or train be sure to take your ABEFCU benefits where ever you go-be it around town or around the world. Be free to make those in the moment purchases, reservations or travel plans.*

*ABE's Online and Mobile banking features allows you to manage your money anytime from anywhere. The 24/7 features allows you to check balances, transfer money, schedule ACH loan payments, make credit card payments, lock or unlock your debit and ATM cards, report a lost or stolen debit or ATM card, notify us of upcoming travel plans, send us a secured message or apply for a loan with ease from your device. The process is simple and convenient taking just a few minutes. Set-up E-Statements and view it as soon as it hits your E-mail inbox. Access your ABEFCU Mobile App using your fingerprint or facial recognition technology.*

*Look for ABEFCU in the App Store or Google Play Store and download our Mobile Banking app for free. Then take your account with you where ever you go!*

*Visit [www.abefcu.org/loans/apply-for-a-loan-247](http://www.abefcu.org/loans/apply-for-a-loan-247) to apply for a loan in minutes, or call your local branch with any questions.*

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*ABE will be closed on Monday, May 30th 2022 in observation of "Memorial Day".*

May 1st 2022

<b>SAVINGS— 1ST QTR. RATES—</b> <i>The APY is accurate as of 3/31/2022</i>											
PRIME SHARE (SAVINGS)	<i>Rates may change after the account is opened. Fees could reduce the earnings on the account.</i>	<table border="1"> <tr> <th colspan="2">Average Balance</th> <th>APY*</th> </tr> <tr> <td>\$100.00</td> <td>to \$99,999.99</td> <td>0.05%</td> </tr> <tr> <td>\$100,000.00</td> <td>and above</td> <td>0.10%</td> </tr> </table>	Average Balance		APY*	\$100.00	to \$99,999.99	0.05%	\$100,000.00	and above	0.10%
Average Balance		APY*									
\$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)		0.30%									
		0.40%									

<b>INVESTMENT SHARE CERTIFICATE AND IRA CERTIFICATE (CDs)</b>																		
<i>The APY is accurate as of 12/30/2020 Minimum Deposit of \$500.00</i>																		
<i>(A penalty will be imposed in most instances for early withdrawal of funds)</i>																		
	<table border="1"> <tr> <th>Term</th> <th>APY*</th> </tr> <tr> <td>3 Months</td> <td>0.10%</td> </tr> <tr> <td>6 Months</td> <td>0.20%</td> </tr> <tr> <td>12 Months</td> <td>0.30%</td> </tr> <tr> <td>13 Months</td> <td>Add on Certificate</td> </tr> <tr> <td>15 Months</td> <td>Bump up Certificate</td> </tr> <tr> <td>24 Months</td> <td>0.35%</td> </tr> <tr> <td>60 Months</td> <td>0.50%</td> </tr> </table>	Term	APY*	3 Months	0.10%	6 Months	0.20%	12 Months	0.30%	13 Months	Add on Certificate	15 Months	Bump up Certificate	24 Months	0.35%	60 Months	0.50%	
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24 Months	0.35%																	
60 Months	0.50%																	

<b>CHECKING —</b> <i>The APY is accurate as of 4/1/2022</i>		
Basic Share Draft	<i>Rates may change after the account is opened. Fees could reduce the earnings on the account.</i>	None
Super Share Draft		\$4.00
Super Plus Share Draft — Linked		\$5.00
Prime Time Share Draft		None
		0.05%
		0.05%

<b>MONEY MARKET—</b> <i>The APY is accurate as of 12/17/2020</i>																				
<i>Rates may change after the account is opened.</i>																				
	<table border="1"> <tr> <th colspan="2">Average Daily Balance</th> <th>APY*</th> </tr> <tr> <td>\$ 2,500.00</td> <td>to \$24,999.99</td> <td>0.10%</td> </tr> <tr> <td>\$ 25,000.00</td> <td>to \$49,999.99</td> <td>0.20%</td> </tr> <tr> <td>\$ 50,000.00</td> <td>to \$99,999.99</td> <td>0.30%</td> </tr> <tr> <td>\$100,000.00</td> <td>to \$249,999.99</td> <td>0.35%</td> </tr> <tr> <td>\$250,000.00</td> <td>and over</td> <td>0.35%</td> </tr> </table>	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%	
Average Daily Balance		APY*																		
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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%	\$22.09	48
New Vehicle	2.89%	\$17.93	60
New Vehicle	2.99%	\$15.20	72
New Vehicle	3.49%	\$13.44	84
Used Vehicle (1 to 3 Years Old)	2.99%	\$29.09	up to 36
Used Vehicle (1 to 3 Years Old)	2.99%	\$22.14	48
Used Vehicle (1 to 3 Years Old)	2.99%	\$17.97	60
Used Vehicle (1 to 3 Years Old)	3.19%	\$15.29	72
Used Vehicle (1 to 3 Years Old)	3.49%	\$13.44	84
Used Vehicle (4 to 5 Years Old)	2.99%	\$29.09	up to 36
Used Vehicle (4 to 5 Years Old)	2.99%	\$22.14	48
Used Vehicle (4 to 5 Years Old)	2.99%	\$17.97	60
Used Vehicle (4 to 5 Years Old)	4.19%	\$15.74	72
Used Vehicle (6 to 7 Years Old)	3.99%	\$29.53	up to 36
Used Vehicle (6 to 7 Years Old)	4.25%	\$22.70	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%	\$85.74	12
Signature	5.49%	\$44.10	24
Signature	5.99%	\$30.43	36
Signature	7.99%	\$20.28	60
Signature	9.99%	\$18.53	72
Debt Consolidation	9.49%	\$32.04	36
Debt Consolidation	9.99%	\$21.26	60
Special Purpose	5.49%	\$57.93	18
Education	6.90%	\$19.60	60
Shared Secured	Dividend Plus 2%		180
Shared Certificate Secured	Dividend Plus 2%		180
Checking Line of Credit	13.88%	\$15.29	

**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.

<b>VISA CLASSIC CREDIT CARD</b>	<i>\$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder</i>	13.88%
<b>VISA PLATINUM CREDIT CARD</b>	<i>\$1,000,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder</i>	9.99%

<b>REAL ESTATE LOANS - NMLS # 615164</b>			
	<u>Term</u>	<u>Conforming</u>	<u>Rates</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		3.000%	3.500%
3/1 Year ARM		3.250%	3.750%
5/1 Year ARM		3.500%	4.000%
7/1 Year ARM		3.750%	4.250%
<b>15 Year Fixed (Fixed Rate Mortgage)</b>		15 year amortization	4.000%
<b>Fixed Rate Equity Loans (\$100,000.00 Max. Loan Amount)</b>			
Smart Home Equity Loan	5 Years up to 75% LTV	4.500%	
Smart Home Equity Loan	10 Years up to 75% LTV	5.000%	
<b>Adjustable Rates</b>			
Home Equity Line of Credit	25 Years up to 75% 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 75% 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 75% 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.

