



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.

*Celebrate your freedom of choice*

The perfect time to Simplify and Save!

ABEFCU's  
Visa Platinum  
Credit Card  
balance transfer  
**6.99%**  
APR\* for LIFE!

- Fixed Rate
- No Annual Fee
- No Balance Transfer Fee
- Earn Reward Points

The interest rate on the credit card balances transferred from your other financial institution to your ABEFCU Platinum Visa credit card will stay at 6.99% APR\* for the **LIFE** of the balance transferred.

Seize the opportunity to enjoy the many simple pleasures of the summer sun, ocean breezes and breaking waves. There's no looking back now that you made the time for what matters most-YOU! Let ABE help you extend your holiday, vacation or days outing with an ABEFCU Visa Platinum credit card or an increase in your credit line.

Enjoy the many Visa Platinum Credit Card holder benefits:

- Fixed Rates
- No Balance Transfer Fees
- Reward Points with Every Purchase
- Free Travel and Accident Insurance
- No Annual Fee for Platinum Card Members
- Easy access to your information via the ABE mobile app or online banking
- ATM cash access\*\*

Take advantage of ABE's credit card offers now by applying for our Platinum Visa credit card online, via our mobile app, or in person at a branch. ABE Visa Platinum card holders can just call **(800) 598-0128** with the credit card balances you would like to transfer and we will take care of the rest. Transfer amounts are limited by your available credit line. Need an increase in your credit line-Apply now!

\*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

**ABE will be closed on Monday, July 4th 2022 in observation of "Independence Day"**

**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.**

<b>SAVINGS— 1ST QTR. RATES—</b> <i>The APY is accurate as of 3/31/2022</i>		<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)		\$ .01 to \$99,999.99	0.10%
I.R.A. (Individual Retirement Account)		\$100,000.00 and above	0.30%
			0.40%

<b>INVESTMENT SHARE CERTIFICATE AND IRA CERTIFICATE (CDs)</b>		<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 Months	0.35%
		60 Months	0.50%

<b>CHECKING —</b> <i>The APY is accurate as of 5/1/2022</i>		<u>Minimum Balance and Monthly Fee</u>	<u>APY*</u>
Basic Share Draft	<i>Rates may change after the account is opened. Fees could reduce the earnings on the account.</i>	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
			0.05%
			0.05%

<b>MONEY MARKET—</b> <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>
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	60-66
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	7.24%	\$19.93	60
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%	\$ 2.05	180
Shared Certificate Secured	Dividend Plus 2%	\$ 2.30	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.

<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%

<u>REAL ESTATE LOANS - NMLS # 615164</u>	<u>Term</u>	<u>Conforming</u>	<u>Rates</u>	<u>Jumbo</u>
1 Year ARM (Adjustable Rate Mortgage)	All ARM Products are based on 15 or 30 year amortizations	3.000%		3.500%
2/1 Year ARM		3.000%		3.500%
3/1 Year ARM		3.500%		4.000%
5/1 Year ARM		3.875%		4.375%
7/1 Year ARM		4.250%		4.750%
<b>15 Year Fixed (Fixed Rate Mortgage)</b>	15 year amortization	4.500%		
<b>Fixed Rate Equity Loans (\$100,000.00 Max. Loan Amount)</b>				
Smart Home Equity Loan	5 Years up to 75% LTV	4.750%		
Smart Home Equity Loan	10 Years up to 75% LTV	5.500%		
<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	3.500%	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.

