



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.

Stay free-spirited



Let ABE make it easier for you to enjoy the warm sunny days, ocean breezes and rejuvenating experiences that await you. Make this summer memorable with an increase in cash flow that can come with ABE's Skip-a-Payment Program and the opportunity to transfer your high-rate credit card balances from another financial institution to ABE's Visa Platinum Credit Card.

Skip-a-Payment

ABE's Skip-a-Payment program allows you to skip a scheduled monthly payment due on your personal loan resulting in an increase in disposable income for the month. Interest will accrue as originally disclosed. Limited to one (1) every six months within a twelve-month period. To apply and view additional terms and conditions visit our website at www.abefcu.org/loans/skip-a-payment/.

Balance Transfer at 6.99%* APR

Take the guess work out of your monthly budget with the ABE Visa Platinum credit card balance transfer offer.

Transfer your credit card balances from your other financial institutions to ABE's Visa Platinum Credit Card and just pay the low rate of 6.99% APR for the **LIFE** of the balance transferred.*

APR= Annual Percentage Rate

The Visa Platinum credit card features:

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

Apply for ABE's Platinum Visa credit card online, via our mobile app or in person at a branch. Need an increase in your line-Apply now!

What better way to enjoy the hey days of summer?

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

Visit www.abefcu.org/loans/apply-for-a-loan-247 to apply for a loan in minutes, or call your local branch with any questions.

July 1st 2022

SAVINGS— 1ST QTR. RATES— The APY is accurate as of 6/30/2022		
PRIME SHARE (SAVINGS)	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)	\$.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 Months	0.35%
	60 Months	0.50%

CHECKING —The APY is accurate as of 6/1/2022		
Basic Share Draft	Minimum Balance and Monthly Fee	APY*
Super Share Draft	None	None
Super Plus Share Draft — Linked	\$2,000.00	\$4.00
Prime Time Share Draft	\$3,000.00	\$5.00
	None	None

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	3.09%	\$29.13	up to 36
New Vehicle	3.09%	\$22.18	48
New Vehicle	3.09%	\$18.01	60
New Vehicle	3.29%	\$15.33	72
New Vehicle	3.99%	\$13.67	84
Used Vehicle (1 to 3 Years Old)	3.24%	\$29.19	up to 36
Used Vehicle (1 to 3 Years Old)	3.24%	\$22.25	48
Used Vehicle (1 to 3 Years Old)	3.24%	\$18.08	60
Used Vehicle (1 to 3 Years Old)	3.54%	\$15.44	72
Used Vehicle (1 to 3 Years Old)	4.34%	\$13.83	84
Used Vehicle (4 to 5 Years Old)	3.24%	\$29.19	up to 36
Used Vehicle (4 to 5 Years Old)	3.24%	\$22.25	48
Used Vehicle (4 to 5 Years Old)	3.24%	\$18.08	60
Used Vehicle (4 to 5 Years Old)	4.44%	\$15.85	72
Used Vehicle (6 to 7 Years Old)	4.24%	\$29.64	up to 36
Used Vehicle (6 to 7 Years Old)	4.50%	\$22.81	48
Used Vehicle (6 to 7 Years Old)	4.75%	\$18.76	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%	\$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
3.09% 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%
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	Jumbo
1 Year ARM (Adjustable Rate Mortgage)	All ARM Products are based on 15 or 30 year amortizations	3.500%	4.000%
2/1 Year ARM		3.500%	4.000%
3/1 Year ARM		4.250%	4.750%
5/1 Year ARM		4.500%	5.000%
7/1 Year ARM		4.875%	5.375%
15 Year Fixed (Fixed Rate Mortgage)	15 year amortization	6.500%	
Fixed Rate Equity Loans (\$100,000.00 Max. Loan Amount)			
Smart Home Equity Loan	5 Years up to 75% LTV	4.500%	
Smart Home Equity Loan	10 Years up to 75% LTV	5.000%	
Adjustable Rates			
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.

