

# KEEP THAT CASH!

Everyone deserves a break, especially during this time of year. Keep your money in your pocket to take care of other expenses.

Take advantage of ABE's Skip-a-Pay program and defer your upcoming personal loan payment.

Need some quick cash now? Open a new personal loan account with ABE and you could qualify to Skip-a-Pay in six months!

Restrictions apply, be sure to visit [abefcu.org](https://abefcu.org) today or scan the QR code to learn more.



ABE will be closed on Thursday, November 24th 2022 in observation of Thanksgiving Day and Friday, November 25th 2022

November 1st 2022

<b>SAVINGS—</b> 3rd QTR. RATES— The APY is accurate as of 10/27/2022		
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%

<b>INVESTMENT SHARE CERTIFICATE AND IRA CERTIFICATE (CDs)</b>		
The APY is accurate as of 10/27/2022 Minimum Deposit of \$500.00		
(A penalty will be imposed in most instances for early withdrawal of funds)		
	Term	APY*
	3 Months	0.60%
	6 Months	0.75%
	12 Months	1.30%
	13 Months Add on Certificate	1.30%
	15 Months Bump up Certificate	1.30%
	24 Months	1.50%
	60 Months	1.70%

<b>CHECKING</b> —The APY is accurate as of 10/1/2022		
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
		0.05%

<b>MONEY MARKET</b> — The APY is accurate as of 10/27/2022		
Rates may change after the account is opened.		
	Average Daily Balance	APY*
	\$ 2,500.00 to \$24,999.99	0.50%
	\$ 25,000.00 to \$49,999.99	0.75%
	\$ 50,000.00 to \$99,999.99	1.00%
	\$100,000.00 to \$249,999.99	1.15%
	\$250,000.00 and over	1.25%

Loan Type	APR**	Monthly Payment Per \$1,000 Borrowed	Maximum Terms (Months)
New Vehicle	4.86%	\$29.91	up to 36
New Vehicle	4.86%	\$22.97	48
New Vehicle	4.86%	\$18.81	60
New Vehicle	5.01%	\$16.12	72
New Vehicle	5.81%	\$14.52	84
Used Vehicle (1 to 3 Years Old)	5.61%	\$30.25	up to 36
Used Vehicle (1 to 3 Years Old)	5.61%	\$23.31	48
Used Vehicle (1 to 3 Years Old)	5.61%	\$19.16	60
Used Vehicle (1 to 3 Years Old)	5.67%	\$16.42	72
Used Vehicle (1 to 3 Years Old)	6.67%	\$14.94	84
Used Vehicle (4 to 5 Years Old)	5.61%	\$30.25	up to 36
Used Vehicle (4 to 5 Years Old)	5.61%	\$23.26	48
Used Vehicle (4 to 5 Years Old)	5.61%	\$19.16	60
Used Vehicle (4 to 5 Years Old)	6.70%	\$16.91	72
Used Vehicle (6 to 7 Years Old)	6.61%	\$30.67	up to 36
Used Vehicle (6 to 7 Years Old)	6.86%	\$23.89	48
Used Vehicle (6 to 7 Years Old)	6.95%	\$19.78	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  
**4.86% 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>	\$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder	13.88%
<b>VISA PLATINUM CREDIT CARD</b>	\$1,000,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder	9.99%

<b>REAL ESTATE LOANS - NMLS # 615164</b>				
	Term	Conforming	Rates	Jumbo
1 Year ARM (Adjustable Rate Mortgage)	All ARM Products are based on 15 or 30 year amortizations	4.000%		4.500%
2/1 Year ARM		4.250%		4.750%
3/1 Year ARM		5.000%		5.500%
5/1 Year ARM		5.500%		6.000%
7/1 Year ARM		5.875%		6.375%
<b>15 Year Fixed (Fixed Rate Mortgage)</b>	15 year amortization	6.875%		
<b>Fixed Rate Equity Loans (\$100,000.00 Max. Loan Amount)</b>				
Smart Home Equity Loan	5 Years up to 75% LTV	5.375%		
Smart Home Equity Loan	10 Years up to 75% LTV	6.000%		
<b>Adjustable Rates</b>				
Home Equity Line of Credit	25 Years up to 75% LTV	3.000% 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	3.500% Then Prime Minus 1% Adjusted Annually		
Smart Home Equity Line of Credit (\$100,000.00 Max. Loan Amount)	15 Years up to 75% LTV	3.250% 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.

