

NEW YEAR'S RESOLUTION - PUT YOUR HOME TO WORK

Turn the equity in your home into a resource that works for you.

With a home equity loan from ABE, you can renovate your kitchen, improve your home, consolidate debt, fund a wedding, or make a major purchase.

Get the money you need to do the things you want!



abefcu.com



* Subject to credit approval. Rates will vary based on creditworthiness. Rates and terms subject to change at any time. Please contact credit union for full terms and conditions.

ABE WILL BE CLOSED ON JANUARY 16TH IN OBSERVANCE OF MARTIN LUTHER KING, JR. DAY

January 1st 2023

SAVINGS— 3rd QTR. RATES— <i>The APY is accurate as of 12/31/2022</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%

INVESTMENT SHARE CERTIFICATE AND IRA CERTIFICATE (CDs)		<u>Term</u>	<u>APY*</u>
<i>The APY is accurate as of 12/23/2022 Minimum Deposit of \$500.00</i>		3 Months	0.75%
<i>(A penalty will be imposed in most instances for early withdrawal of funds)</i>		6 Months	1.00%
		12 Months	1.65%
		13 Months Add on Certificate	1.65%
		15 Months Bump up Certificate	1.65%
		24 Months	1.90%
		60 Months	2.00%

CHECKING — <i>The APY is accurate as of 12/1/2022</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	None
Super Share Draft		\$2,000.00	\$4.00	0.05%
Super Plus Share Draft — Linked		\$3,000.00	\$5.00	0.05%
Prime Time Share Draft		None	None	0.05%

MONEY MARKET — <i>The APY is accurate as of 12/23/2022</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	0.50%
		\$ 25,000.00 to \$49,999.99	0.85%
		\$ 50,000.00 to \$99,999.99	1.15%
		\$100,000.00 to \$249,999.99	1.25%
		\$250,000.00 and over	1.50%

<u>Loan Type</u>	<u>APR**</u>	<u>Monthly Payment Per \$1,000 Borrowed</u>	<u>Maximum Terms (Months)</u>
New Vehicle	5.25%	\$30.08	up to 36
New Vehicle	5.25%	\$23.14	48
New Vehicle	5.47%	\$19.09	60
New Vehicle	5.47%	\$16.32	72
New Vehicle	6.02%	\$14.62	84
Used Vehicle (1 to 3 Years Old)	5.95%	\$30.40	up to 36
Used Vehicle (1 to 3 Years Old)	5.95%	\$23.46	48
Used Vehicle (1 to 3 Years Old)	5.95%	\$19.31	60
Used Vehicle (1 to 3 Years Old)	6.17%	\$16.65	72
Used Vehicle (1 to 3 Years Old)	7.17%	\$15.18	84
Used Vehicle (4 to 5 Years Old)	5.95%	\$30.40	up to 36
Used Vehicle (4 to 5 Years Old)	5.95%	\$23.46	48
Used Vehicle (4 to 5 Years Old)	5.95%	\$19.31	60
Used Vehicle (4 to 5 Years Old)	7.04%	\$17.07	72
Used Vehicle (6 to 7 Years Old)	6.95%	\$30.85	up to 36
Used Vehicle (6 to 7 Years Old)	7.20%	\$24.04	48
Used Vehicle (6 to 7 Years Old)	7.29%	\$19.94	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
5.25% 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	<i>\$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder</i>	13.88%
VISA PLATINUM CREDIT CARD	<i>\$1,000,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder</i>	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 15 or 30 year amortizations		4.500%		5.000%
2/1 Year ARM			4.750%		5.250%
3/1 Year ARM			5.250%		5.750%
5/1 Year ARM			5.750%		6.250%
15 Year Fixed (Fixed Rate Mortgage)	15 year amortization		6.875%		
Fixed Rate Equity Loans (\$100,000.00 Max. Loan Amount)					
Smart Home Equity Loan	5 Years up to 75% LTV		5.750%		
Smart Home Equity Loan	10 Years up to 75% LTV		6.750%		
Adjustable Rates					
Home Equity Line of Credit	25 Years up to 75% LTV		4.000% Then Prime Adjusted Annually		
Home Equity Loan	15 Year Max. Amortization		4.500% Then Prime Adjusted Annually		
Smart Home Equity Loan (\$100,000.00 Max. Loan Amount)	10 Year Max. Amortization up to 75% LTV		4.500% Then Prime Minus 1% Adjusted Annually		
Smart Home Equity Line of Credit (\$100,000.00 Max. Loan Amount)	15 Years up to 75% LTV		4.250% 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.

