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inventory of new and used cars
and get pre-approved today!



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and more!



AMERICAN
BROADCAST
EMPLOYEES
FEDERAL
CREDIT UNION

For branch locations and contact information, please visit us
online at abefcu.org.



* APR= Annual Percentage Rate. Rates based on creditworthiness and term of loan.
Subject to change at any time. Please contact us for full terms.

ABE WILL BE CLOSED ON MAY 29TH IN OBSERVANCE OF MEMORIAL DAY

May 1st 2023

SAVINGS— 1st QTR. RATES— The APY is accurate as of 03/31/2023			Average Balance	APY*
PRIME SHARE (SAVINGS)			\$100.00 to \$99,999.99	0.05%
CLUBS (Holiday & Vacation)			\$100,000.00 and above	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)			Term	APY*
The APY is accurate as of 03/01/2023 Minimum Deposit of \$500.00			3 Months	0.75%
			6 Months	1.25%
			12 Months	2.00%
			13 Months Add on Certificate	2.00%
			15 Months Bump up Certificate	2.00%
			24 Months	2.50%
(A penalty will be imposed in most instances for early withdrawal of funds)			60 Months	2.75%

CHECKING —The APY is accurate as of 04/1/2023			Minimum Balance and Monthly Fee	APY*
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

MONEY MARKET— The APY is accurate as of 2/24/2023			Average Daily Balance	APY*
Rates may change after the account is opened.			\$ 2,500.00 to \$24,999.99	0.50%
			\$ 25,000.00 to \$49,999.99	0.90%
			\$ 50,000.00 to \$99,999.99	1.20%
			\$100,000.00 to \$249,999.99	1.30%
			\$250,000.00 and over	1.60%

Loan Type	APR**	Monthly Payment Per \$1,000 Borrowed	Maximum Terms (Months)
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	\$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder	13.88%
VISA REWARDS 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	Rates	Jumbo
1 Year ARM (Adjustable Rate Mortgage)	All ARM Products are based on 15 or 30 year amortizations		4.750%		5.250%
2/1 Year ARM			5.000%		5.500%
3/1 Year ARM			5.250%		5.750%
5/1 Year ARM			5.750%		6.250%

Fixed Rate Equity Loans (\$100,000.00 Max. Loan Amount)		
Smart Home Equity Loan	5 Years up to 75% LTV	6.500%
Smart Home Equity Loan	10 Years up to 75% LTV	7.250%

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