

MAKE THE SEASON BRIGHT!

With the holidays fast approaching, let ABE help with your gift shopping by offering a special holiday loan.

We can offer a rate, as low as **6.75% APR***, to help with holiday shopping.

Enjoy competitive rates, flexible repayment options, and quick approval process. Apply now and create magical holiday memories without stressing about your budget!



abefcu.org



* 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 NOVEMBER 23RD & NOVEMBER 24TH FOR THE THANKSGIVING HOLIDAY

November 1st 2023

SAVINGS— 3rd QTR. RATES— The APY is accurate as of 09/30/2023

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 10/24/2023 Minimum Deposit of \$500.00

(A penalty will be imposed in most instances for early withdrawal of funds)

Term	APY*
3 Months	1.00%
6 Months	3.00%
12 Months	3.00%
13 Months Add on Certificate	3.00%
15 Months Bump up Certificate	3.00%
24 Months	3.50%
60 Months	3.00%

CD Special 13 Months at 4.50% APY Limited Time*

CHECKING —The APY is accurate as of 10/1/2023

	Rates may change after the account is opened. Fees could reduce the earnings on the account.
Basic Share Draft	
Super Share Draft	
Super Plus Share Draft — Linked	
Prime Time Share Draft	

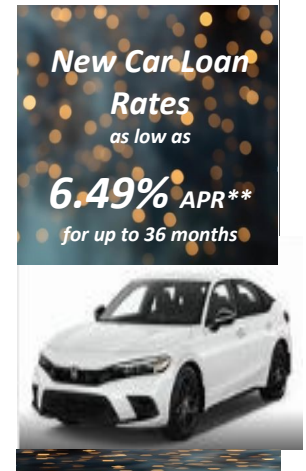
Minimum Balance and Monthly Fee	APY*
None	None
\$2,000.00	\$4.00
\$3,000.00	\$5.00
None	None

MONEY MARKET— The APY is accurate as of 8/25/2023

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	0.90%
\$ 50,000.00 to \$99,999.99	1.35%
\$100,000.00 to \$249,999.99	1.50%
\$250,000.00 and over	2.00%

Loan Type	APR**	Monthly Payment Per \$1,000 Borrowed	Maximum Terms (Months)
New Vehicle	6.49%	\$30.65	up to 36
New Vehicle	6.49%	\$23.72	48
New Vehicle	6.49%	\$19.57	60
New Vehicle	7.24%	\$17.17	72
New Vehicle	7.49%	\$15.34	84
Used Vehicle (1 to 3 Years Old)	7.12%	\$30.95	up to 36
Used Vehicle (1 to 3 Years Old)	7.12%	\$24.01	48
Used Vehicle (1 to 3 Years Old)	7.12%	\$19.87	60
Used Vehicle (1 to 3 Years Old)	7.37%	\$17.24	72
Used Vehicle (1 to 3 Years Old)	7.89%	\$15.54	84
Used Vehicle (4 to 5 Years Old)	7.12%	\$30.95	up to 36
Used Vehicle (4 to 5 Years Old)	7.12%	\$24.01	48
Used Vehicle (4 to 5 Years Old)	7.12%	\$19.87	60
Used Vehicle (4 to 5 Years Old)	8.21%	\$17.65	72
Used Vehicle (6 to 7 Years Old)	8.35%	\$31.51	up to 36
Used Vehicle (6 to 7 Years Old)	8.60%	\$24.71	48
Used Vehicle (6 to 7 Years Old)	8.69%	\$20.62	60
New & Used Motorcycle, Boat, RV	4.99%	\$18.87	up to 60
Signature	6.75%	\$86.42	12
Signature	6.99%	\$44.77	24
Signature	7.49%	\$31.11	36
Signature	8.74%	\$20.64	60
Signature	11.49%	\$19.29	72
Debt Consolidation	10.99%	\$32.74	36
Debt Consolidation	11.49%	\$22.00	60
Special Purpose	6.99%	\$58.69	18
Education	8.40%	\$20.48	60
Shared Secured	Dividend Plus 2%	\$ 2.05	180
Shared Certificate Secured	Dividend Plus 2%	\$ 2.30	180
Checking Line of Credit	13.88%		



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	5.750%		6.250%
2/1 Year ARM	15 or 30 year amortizations	6.000%		6.500%
3/1 Year ARM		6.375%		6.875%
5/1 Year ARM		6.750%		7.250%

Fixed Rate Equity Loans (\$100,000.00 Max. Loan Amount)

Smart Home Equity Loan	5 Years up to 75% LTV	7.500%
Smart Home Equity Loan	10 Years up to 75% LTV	8.500%

Adjustable Rates

Home Equity Line of Credit	25 Years up to 75% LTV	6.000% Then Prime Adjusted Annually
Home Equity Loan	15 Year Max. Amortization	6.500% Then Prime Adjusted Annually
Smart Home Equity Loan	10 Year Max. Amortization up to 75% LTV	6.500% Then Prime Minus 1% Adjusted Annually
(\$100,000.00 Max. Loan Amount)		
Smart Home Equity Line of Credit	15 Years up to 75% LTV	6.250% 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.

