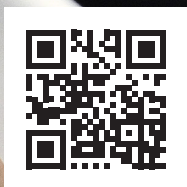
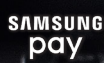


# UNLOCK A WORLD OF REWARDS!

Open the door to valuable rewards, from luxury travel experiences to cashback on everyday purchases.

With a low-rate\* Visa® credit card from ABE, enjoy more flexibility for purchases, vacations, cash advances, and debt consolidation.

Scan the QR code below to learn more about this offer!



AMERICAN  
BROADCAST  
EMPLOYEES  
FEDERAL  
CREDIT UNION

For branch locations and contact information, please visit us online at [abefcu.org](http://abefcu.org)



\*APR = Annual Percentage Rate. Rates based on creditworthiness. Subject to change at any time. Please contact credit union for full details.

**ABE WILL BE CLOSED DECEMBER 25<sup>TH</sup> IN  
OBSERVANCE OF CHRISTMAS**



## December 1st 2023

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

#### PRIME SHARE (SAVINGS)

Rates may change after the account is opened. Fees could reduce the earnings on the account.

Average Balance		APY*
\$100.00	to \$99,999.99	0.05%
\$100,000.00	and above	0.10%
\$	.01	0.10%
\$100,000.00	and above	0.30%
		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 11/1/2023

Basic Share Draft  
Super Share Draft  
Super Plus Share Draft — Linked  
Prime Time Share Draft

Rates may change after the account is opened. Fees could reduce the earnings on the account.

Minimum Balance and Monthly Fee	APY*
None	None
\$2,000.00	\$4.00 0.05%
\$3,000.00	\$5.00 0.05%
None	None 0.05%

### 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%		

**New Car Loan  
Rates  
as low as**

**6.49% 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	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.

