

DEPOSIT ACCOUNTS FOR EVERY OCCASION

SOAK UP THE SUN WITH VACATION CLUB ACCOUNTS

Do you have a vacation that you've been dreaming of taking? Maybe it's a trip to the beach, a cruise to the Caribbean, or a safari in Africa. Our vacation club accounts are designed to help you power your dream vacation without breaking the bank. Start anytime with easy payroll deduction.

CHECKING ACCOUNTS TO FIT YOUR NEEDS

We offer a variety of checking and savings accounts to fit your needs. Our accounts come with money-saving features and benefits, including access to over 30,000 ATMs.



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



*APR = Annual Percentage Rate. Rates based on creditworthiness.
Subject to change at any time. Please contact credit union for full
details. Deposits insured by NCUA up to \$250,000.

**ABE WILL BE CLOSED JANUARY 1ST IN
OBSERVANCE OF NEW YEAR'S DAY**

January 1st 2024

SAVINGS— 4th QTR. RATES— The APY is accurate as of 12/31/2023			Average Balance	APY*
PRIME SHARE (SAVINGS)			\$100.00 to \$99,999.99	0.05%
	Rates may change after the account is opened. Fees could reduce the earnings on the account.		\$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)			Term	APY*
The APY is accurate as of 10/24/2023 Minimum Deposit of \$500.00			3 Months	1.00%
(A penalty will be imposed in most instances for early withdrawal of funds)			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 12/1/2023			Minimum Balance and Monthly Fee	APY*
Basic Share Draft	Rates may change after the account is opened. Fees could reduce the earnings on the account.		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%

MONEY MARKET— The APY is accurate as of 8/25/2023			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	1.35%
			\$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	7.99%	\$20.28	up to 60
Signature	7.75%	\$86.89	12
Signature	7.99%	\$45.24	24
Signature	8.49%	\$31.52	36
Signature	10.74%	\$21.52	60
Debt Consolidation	11.49%	\$22.00	60
Special Purpose	7.99%	\$59.15	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			5.500%		6.000%
2/1 Year ARM	15 or 30 year amortizations			5.750%		6.250%
3/1 Year ARM				6.000%		6.500%
5/1 Year ARM				6.250%		6.750%
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.

