

TAKE THE FIRST STEP FORWARD

At ABE, we understand that finding the perfect mortgage can be a daunting task. That's why we're here to guide you every step of the way, ensuring a seamless and stress-free experience.

We're committed to helping you find the right mortgage product for your individual needs.



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.

April 1st 2024

SAVINGS— 1st QTR. RATES— <i>The APY is accurate as of 3/31/2024</i>		
PRIME SHARE (SAVINGS)	Average Balance \$100.00 to \$99,999.99	APY* 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)		
<i>The APY is accurate as of 04/01/2024 Minimum Deposit of \$500.00</i>		
	Term	APY*
	3 Months	1.00%
	6 Months	3.50%
	12 Months	3.50%
	13 Months Add on Certificate	3.50%
	15 Months Bump up Certificate	3.50%
	24 Months	3.25%
	60 Months	3.00%

CD Special 9 Months at 4.50% APY Limited Time*

CHECKING — <i>The APY is accurate as of 03/1/2024</i>		
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 — <i>The APY is accurate as of 8/25/2023</i>		
<i>Rates may change after the account is opened.</i>		
	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	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
1 Year ARM (Adjustable Rate Mortgage)	All ARM Products are based on 15 or 30 year amortizations	5.500%	6.000%
2/1 Year ARM		5.750%	6.250%
3/1 Year ARM		6.000%	6.500%
5/1 Year ARM		6.375%	6.875%
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 (\$100,000.00 Max. Loan Amount)	10 Year Max. Amortization up to 75% LTV	6.500% Then Prime Minus 1% Adjusted Annually	
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.

