

CAR SHOPPING MADE SIMPLE

Don't miss your chance to find the perfect vehicle – right from the comfort of your home! Whether you're in the market for a brand-new ride or a reliable pre-owned vehicle, ABE is here to help you shop smarter and save more.

Our easy-to-use online car-shopping platform connects you with a wide selection of affordable inventory from trusted local dealerships. Plus, with competitive financing options*, you can shop with confidence and peace of mind.

Visit abefcu.groovecar.com or scan the QR code below to start your car shopping journey today!



Research over
4 million vehicles
nationwide



Save time and money
with credit union
pre-approval



Free CARFAX®,
vehicle comparisons,
and more!



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 MAY 26TH IN
OBSERVANCE OF MEMORIAL DAY

May 1, 2025

SAVINGS— 1ST QTR. RATES— *The APY is accurate as of 3/31/2025*

PRIME SHARE (SAVINGS)		Average Balance		APY*
		\$100.00 to	\$99,999.99 and above	
	<i>Rates may change after the account is opened. Fees could reduce the earnings on the account.</i>	\$100,000.00		0.05%
CLUBS (Holiday & Vacation)				0.10%
I.R.A. (Individual Retirement Account)		\$.01 to	\$99,999.99 and above	0.30%
		\$100,000.00		0.40%

INVESTMENT SHARE CERTIFICATE AND IRA CERTIFICATE (CDs)

The APY is accurate as of 01/09/2025 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	3.75%
12 Months	3.50%
13 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%

CHECKING — *The APY is accurate as of 4/30/2025*

Basic Share Draft	<i>Rates may change after the account is opened. Fees could reduce the earnings on the account.</i>	None	None	None
Super Share Draft		\$2,000.00	\$4.00	0.05%
Super Plus Share Draft — Linked		\$3,000.00	\$5.00	0.05%
Prime Time Share Draft		None	None	0.05%

MONEY MARKET— *The APY is accurate as of 1/10/2025*

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	0.75%
\$ 50,000.00 to \$99,999.99	1.10%
\$100,000.00 to \$249,999.99	1.25%
\$250,000.00 and over	1.75%

Loan Type	APR**	Monthly Payment Per \$1,000 Borrowed	Maximum Terms (Months)
New Vehicle	5.99%	\$30.42	up to 36
New Vehicle	5.99%	\$23.48	48
New Vehicle	5.99%	\$19.33	60
New Vehicle	6.74%	\$16.93	72
New Vehicle	6.99%	\$15.09	84
Used Vehicle (1 to 3 Years Old)	6.50%	\$30.65	up to 36
Used Vehicle (1 to 3 Years Old)	6.50%	\$23.72	48
Used Vehicle (1 to 3 Years Old)	6.50%	\$19.57	60
Used Vehicle (1 to 3 Years Old)	7.25%	\$17.17	72
Used Vehicle (1 to 3 Years Old)	7.50%	\$15.34	84
Used Vehicle (4 to 5 Years Old)	6.50%	\$30.65	up to 36
Used Vehicle (4 to 5 Years Old)	6.50%	\$23.72	48
Used Vehicle (4 to 5 Years Old)	6.50%	\$19.57	60
Used Vehicle (4 to 5 Years Old)	7.59%	\$17.24	72
Used Vehicle (6 to 7 Years Old)	7.73%	\$31.21	up to 36
Used Vehicle (6 to 7 Years Old)	7.98%	\$24.41	48
Used Vehicle (6 to 7 Years Old)	8.04%	\$20.30	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 3%	\$ 6.94	180
Shared Certificate Secured	Dividend Plus 3%	\$ 8.72	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	5.500%		6.000%
2/1 Year ARM	15 or 30 year amortizations	5.750%		6.250%
3/1 Year ARM		5.750%		6.250%
5/1 Year ARM		6.000%		6.500%

15 Year Fixed (Fixed Rate Mortgage)

15 year amortization

Call for rates and additional information

30 Year Fixed (Fixed Rate Mortgage)

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

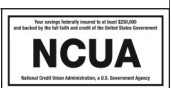
Smart Home Equity Loan	5 Years up to 75% LTV	7.500%
Smart Home Equity Loan	10 Years up to 75% LTV	8.500%

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 (\$100,000.00 Max. Loan Amount)	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.



New Car Loan
Rates as low as
5.99% APR**
for up to 36 months