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*

NCUA Internet of the land of the second seco *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 26[™] IN OBSERVANCE OF MEMORIAL DAY

May 1, 2025

			May I, 2025			
		APY is accurate as of 3/31/20	25		rage Balance	APY*
PRIME SHARE (SA	AVINGS)	Pates may	change after the account	\$100.00 to \$100,000.00 a		0.05% 0.10%
CLUBS (Holiday &	Vacation)		Fees could reduce the	\$100,000.00 a	nd above	0.10%
	etirement Account)		the account.	\$.01	to \$99,999.99	0.30%
		-		\$100,000.00 a	and above	0.40%
NVESTMENT SH	HARE CERTIFICAT	E AND IRA CERTIFICATE	(CDs)	Term		APY*
				3 Months		1.00%
The APY is accurate as of 01/09/2025 Minimum Deposit of \$500.00				6 Months		3.75%
				12 Months 13 Months		3.50% 3.50%
A penalty will be i	imposed in most insta	ances for early withdrawal of fu	inds)		dd on Certificate	3.50%
	,	···· · · · · · · · · · · · · · · · · ·	/		Imp up Certificate	3.50%
				24 Months		3.25%
				60 Months		3.00%
HECKING —The	e APY is accurate as	of 4/30/2025		Minimum Bala	nce and Monthly Fee	APY*
Basic Share Draft		Rates may change		None	None	None
Super Share Draft Super Plus Share [Droft Linked	is opened. Fees co earnings on the ac		\$2,000.00 \$3,000.00	\$4.00 \$5.00	0.05% 0.05%
Prime Time Share I	Draft	eannings on the act	Journ.	None	None	0.05%
IONEY MARKE	T— The APY is accu	rate as of 1/10/2025		Average Dai		APY*
D -4			\$ 2,500.00		0.50%	
tates may change	after the account is o	spenea.		\$ 25,000.00 \$ 50.000.00		0.75% 1.10%
				\$100,000.00		1.25%
				\$250,000.00		1.75%
oan Type		APR**	Monthly Payment Per \$1,0	00 Borrowed <u>N</u>	Maximum Terms (Mont	<u>:hs)</u>
ew Vehicle		5.99%	\$30.42		up to 36	
ew Vehicle		5.99%	\$23.48		48	
ew Vehicle ew Vehicle		5.99% 6.74%	\$19.33 \$16.93		60 72	Nous Card
ew Vehicle		6.99%	\$15.09		84	New Car Loan
sed Vehicle	(1 to 3 Years Old)	6.50%	\$30.65		up to 36	Rates
sed Vehicle	(1 to 3 Years Old)	6.50%	\$23.72		48	
sed Vehicle	(1 to 3 Years Old)	6.50%	\$19.57		60	as low as
sed Vehicle	(1 to 3 Years Old)	7.25%	\$17.17		72	
sed Vehicle	(1 to 3 Years Old)	7.50%	\$15.34		84	5.99% APR**
sed Vehicle	(4 to 5 Years Old)	6.50%	\$30.65		up to 36	
lsed Vehicle	(4 to 5 Years Old)	6.50%	\$23.72		48	for up to 36 months
Jsed Vehicle	(4 to 5 Years Old)	6.50%	\$19.57		60	
Ised Vehicle	(4 to 5 Years Old)	7.59%	\$17.24		72	
Ised Vehicle	(6 to 7 Years Old)	7.73%	\$31.21		up to 36	
Ised Vehicle	(6 to 7 Years Old)	7.98%	\$24.41		48	
Ised Vehicle	(6 to 7 Years Old)	8.04%	\$20.30		60	
lew & Used Motor	rcycle, Boat, RV	7.99%	\$20.28		up to 60	
Signature Signature		7.75% 7.99%	\$86.89 \$45.24		12 24	
Signature		8.49%	\$31.52		36	
lignature		10.74%	\$21.52		60	
ebt Consolidation	n	11.49%	\$22.00		60	
pecial Purpose		7.99%	\$59.15		18	
ducation		8.40%	\$20.48		60	
hared Secured		Dividend Plus 3%	\$ 6.94		180	
hared Certificate	Secured	Dividend Plus 3%	\$ 8.72		180	
hecking Line of C		13.88%	•••			
	est rates offered for the prod	lucts advertised. Applicants who do not q	ualify at these rates and terms may be	offered credit at a higher ra	te and/or with different terms.	All extensions of credit are subject t
						40.000/
edit approval.		CEOO OOO in Mandahaida Tura	- I A i - I I			13.88%
edit approval. ISA CLASSIC CR		. ,	el Accident Insurance is provi			0.000/
edit approval. ISA CLASSIC CR ISA REWARDS C	CREDIT CARD	\$1,000,000 in Worldwide Trave				
edit approval. ISA CLASSIC CR ISA REWARDS C EAL ESTATE L	CREDIT CARD	\$1,000,000 in Worldwide Trave	el Accident Insurance is provi	ded at no additional <u>Co</u>	cost to the cardholder	s Jumbo
edit approval. ISA CLASSIC CR ISA REWARDS C REAL ESTATE L Year ARM (Adju	CREDIT CARD	\$1,000,000 in Worldwide Trave \$15164 Te ge) All ARM Proc	el Accident Insurance is provi arm ducts are based on	ded at no additional <u>Co</u> 5.5	cost to the cardholder nforming Rate	s Jumbo 6.000%
adit approval. ISA CLASSIC CR ISA REWARDS C EAL ESTATE L Year ARM (Adji 1 Year ARM	CREDIT CARD	\$1,000,000 in Worldwide Trave \$15164 Te ge) All ARM Proc	el Accident Insurance is provi	ded at no additional <u>Co</u> 5.5 5.7	cost to the cardholder	s Jumbo
adit approval. SA CLASSIC CR SA REWARDS C EAL ESTATE L Year ARM (Adji 1 Year ARM 1 Year ARM	CREDIT CARD	\$1,000,000 in Worldwide Trave \$15164 Te ge) All ARM Proc	el Accident Insurance is provi arm ducts are based on	ded at no additional <u>Co</u> 5.5 5.7 5.7	cost to the cardholder nforming Rate 500% 50%	s Jumbo 6.000% 6.250%
edit approval. ISA CLASSIC CR ISA REWARDS C EAL ESTATE L Year ARM (Adji 1 Year ARM 1 Year ARM 1 Year ARM	CREDIT CARD OANS - NMLS # 6 ustable Rate Mortgag	\$1,000,000 in Worldwide Trave 515164 Te ge) All ARM Proc 15 or 30 yea	el Accident Insurance is provi rm ducts are based on r amortizations	ded at no additional <u>Co</u> 5.5 5.7 5.7 6.0	cost to the cardholder nforming Rate 500% 50% 50%	s Jumbo 6.000% 6.250% 6.250% 6.500%
edit approval. ISA CLASSIC CR ISA REWARDS C EEAL ESTATE L Year ARM (Adji (1 Year ARM (1 Year ARM (1 Year ARM (1 Year ARM) 5 Year Fixed (Fi)	CREDIT CARD	\$1,000,000 in Worldwide Trave 515164 Te ge) All ARM Prod 15 or 30 yea 15 year and	el Accident Insurance is provi rm ducts are based on r amortizations	ded at no additional <u>Co</u> 5.5 5.7 5.7 6.0	cost to the cardholder nforming Rate 100% 150% 150% 100%	s Jumbo 6.000% 6.250% 6.250% 6.500%
edit approval. ISA CLASSIC CR ISA REWARDS C EAL ESTATE L Year ARM (Adji /1 Year ARM /1 Year ARM /1 Year ARM /1 Year ARM 5 Year Fixed (Fi) 0 Year Fixed (Fi)	CREDIT CARD OANS - NMLS # 6 justable Rate Mortgag xed Rate Mortgage) xed Rate Mortgage)	\$1,000,000 in Worldwide Trave 515164 <u>Te</u> ge) All ARM Prod 15 or 30 yea 15 year amo	el Accident Insurance is provi rm ducts are based on r amortizations	ded at no additional <u>Co</u> 5.5 5.7 5.7 6.0	cost to the cardholder nforming Rate 100% 150% 150% 100%	s Jumbo 6.000% 6.250% 6.250% 6.500%
edit approval. ISA CLASSIC CR ISA REWARDS C EAL ESTATE L Year ARM (Adji '1 Year ARM '1 Year ARM '1 Year ARM '5 Year Fixed (Fi) 0 Year Fixed (Fi) ixed Rate Equity	CREDIT CARD OANS - NMLS # 6 justable Rate Mortgage xed Rate Mortgage) xed Rate Mortgage) y Loans (\$100,000.00	\$1,000,000 in Worldwide Trave 15164 Te ge) All ARM Prov 15 or 30 yea 15 year amo 0 Max. Loan Amount)	el Accident Insurance is provi	ded at no additional <u>Co</u> 5.5 5.7 5.7 6.0 Call	cost to the cardholder nforming Rate 100% 150% 150% 100% 100% 100% 100 rates and addition	s Jumbo 6.000% 6.250% 6.250% 6.500%
edit approval. ISA CLASSIC CR ISA REWARDS C TeAL ESTATE L Year ARM (Adji 1 Year ARM 1 Year ARM 1 Year ARM 5 Year Fixed (Fi) 0 Year Fixed (Fi) ixed Rate Equity mart Home Equity	CREDIT CARD OANS - NMLS # 6 justable Rate Mortgage xed Rate Mortgage) xed Rate Mortgage) Loans (\$100,000.00 y Loan	\$1,000,000 in Worldwide Trave i15164 Te ge) All ARM Prov 15 or 30 year 15 year amo 0 Max. Loan Amount) 5 Years up	el Accident Insurance is provi rm ducts are based on r amortizations	ded at no additional <u>Co</u> 5.5 5.7 5.7 6.0 Call 7.5	cost to the cardholder nforming Rate 100% 150% 150% 100%	s Jumbo 6.000% 6.250% 6.250% 6.500%
edit approval. ISA CLASSIC CR ISA REWARDS C EAL ESTATE L Year ARM (Adji '1 Year ARM '1 Year ARM '1 Year ARM '1 Year ARM 5 Year Fixed (Fi) 0 Year Fixed (Fi) ixed Rate Equity mart Home Equity djustable Rates	CREDIT CARD OANS - NMLS # 6 justable Rate Mortgage xed Rate Mortgage) xed Rate Mortgage) y Loans (\$100,000.00 y Loan y Loan	\$1,000,000 in Worldwide Trave \$15164 Te ge) All ARM Prod 15 or 30 yea 15 year amo 0 Max. Loan Amount) 5 Years up 10 Years up	el Accident Insurance is provi mm ducts are based on r amortizations prtization to 75% LTV to 75% LTV	ded at no additional <u>Co</u> 5.5 5.7 5.7 6.0 Call 7.5 8.5	cost to the cardholder nforming Rate 50% 50% 50% 50% 100% for rates and addition 500% 500%	s Jumbo 6.000% 6.250% 6.250% 6.500% al Information
edit approval. ISA CLASSIC CR ISA REWARDS C EAL ESTATE L Year ARM (Adji '1 Year ARM '1 Year ARM '1 Year ARM 5 Year Fixed (Fi) 0 Year Fixed (Fi) ixed Rate Equity mart Home Equity mart Home Equity djustable Rates ome Equity Line c	CREDIT CARD OANS - NMLS # 6 justable Rate Mortgage) xed Rate Mortgage) xed Rate Mortgage) y Loans (\$100,000.00 y Loan y Loan of Credit	\$1,000,000 in Worldwide Trave \$15164 Te ge) All ARM Prod 15 or 30 year 15 year amo 0 Max. Loan Amount) 5 Years up 10 Years up 25 Years up	el Accident Insurance is provi <u>rm</u> Jucts are based on r amortizations ortization to 75% LTV to 75% LTV to 75% LTV	ded at no additional <u>Co</u> 5.5 5.7 5.7 6.0 Call 7.5 8.5 8.5	cost to the cardholder <u>nforming</u> Rate 100% 50% 50% 100% 1 for rates and addition 100% 100% 100% Then Prime Adju	s Jumbo 6.000% 6.250% 6.250% 6.500% al Information
edit approval. ISA CLASSIC CR ISA REWARDS C TeAL ESTATE L Year ARM (Adji 1 Year ARM 1 Year ARM 2 Year ARM 5 Year Fixed (Fi) 0 Year Fixed (Fi) 1 Xear Atte Equity mart Home Equity mart Home Equity Mart Home Equity Mart Home Equity Mart Home Equity Mart Home Equity Adjustable Rates Marte Equity Line Come Equity Line Come Equity Loan	CREDIT CARD OANS - NMLS # 6 justable Rate Mortgage) xed Rate Mortgage) xed Rate Mortgage) y Loans (\$100,000.00 y Loan y Loan of Credit	\$1,000,000 in Worldwide Trave \$15164 Te ge) All ARM Prod 15 or 30 year 15 year amo 0 Max. Loan Amount) 5 Years up 10 Years up 25 Years up 15 Year Ma	el Accident Insurance is provi m ducts are based on r amortizations ortization b to 75% LTV b to 75% LTV to 75% LTV to 75% LTV x. Amortization	ded at no additional <u>Co</u> 5.5 5.7 5.7 6.0 Call 7.5 8.5 8.5 6.0	cost to the cardholder nforming Rate 00% 50% 50% 100% 1 for rates and addition 00% 00% 00% 100% Then Prime Adju 00% Then Prime Adju	s Jumbo 6.000% 6.250% 6.250% 6.500% al Information
edit approval. ISA CLASSIC CR ISA REWARDS C Teal ESTATE L Year ARM (Adji 1 Year ARM 1 Year ARM 2 Year ARM 5 Year Fixed (Fix 5 Year Fixed (Fix 0 Year Fixed (Fix) 1 Xear Atte Equity mart Home Equity djustable Rates ome Equity Loan mart Home Equity	CREDIT CARD OANS - NMLS # 6 justable Rate Mortgage) xed Rate Mortgage) xed Rate Mortgage) y Loans (\$100,000.00 y Loan of Credit y Loan	\$1,000,000 in Worldwide Trave \$15164 Te ge) All ARM Prod 15 or 30 year 15 year amo 0 Max. Loan Amount) 5 Years up 10 Years up 25 Years up 15 Year Ma	el Accident Insurance is provi <u>rm</u> Jucts are based on r amortizations ortization to 75% LTV to 75% LTV to 75% LTV	ded at no additional <u>Co</u> 5.5 5.7 5.7 6.0 Call 7.5 8.5 8.5 6.0	cost to the cardholder nforming Rate 00% 50% 50% 100% 1 for rates and addition 00% 00% 00% 100% Then Prime Adju 00% Then Prime Adju	s Jumbo 6.000% 6.250% 6.250% 6.500% al Information
edit approval. ISA CLASSIC CR ISA REWARDS C EAL ESTATE L Year ARM (Adji '1 Year ARM '1 Year ARM '1 Year ARM 5 Year Fixed (Fib 0 Year Fixed (Fib 0 Year Fixed (Fib 1 Year ARM 5 Year Fixed (Fib 1 Year ARM 5 Year Fixed (Fib 1 Year ARM 5 Year Fixed (Fib 1 Year ARM 1 Year ARM 5 Year Fixed (Fib 1 Year ARM 1 Year AR	CREDIT CARD OANS - NMLS # 6 justable Rate Mortgage) xed Rate Mortgage) xed Rate Mortgage) y Loans (\$100,000.00 y Loan y Loan of Credit y Loan Loan Amount) y Line of Credit	\$1,000,000 in Worldwide Trave \$15164 Te ge) All ARM Prod 15 or 30 year 15 year amo 0 Max. Loan Amount) 5 Years up 10 Years up 15 Year Ma 10 Year Ma 10 Year Ma	el Accident Insurance is provi m ducts are based on r amortizations ortization b to 75% LTV b to 75% LTV to 75% LTV to 75% LTV x. Amortization	ded at no additional <u>Co</u> 5.5 5.7 5.7 6.0 Call 7.5 8.5 8.5 6.0 6.5 V 6.5	cost to the cardholder <u>nforming</u> Rate 100% 150% 150% 100% 160r rates and addition 100% 160%	s Jumbo 6.000% 6.250% 6.500% al Information sted Annually sted Annually
edit approval. ISA CLASSIC CR ISA REWARDS C REAL ESTATE L Year ARM (Adji /1 Year ARM /1 Year ARM /1 Year ARM /1 Year ARM 5 Year Fixed (Fi) 0 Year Fixed (Fi)	CREDIT CARD OANS - NMLS # 6 justable Rate Mortgage) xed Rate Mortgage) xed Rate Mortgage) y Loans (\$100,000.00 y Loan y Loan of Credit y Loan Loan Amount) y Line of Credit	\$1,000,000 in Worldwide Trave \$15164 Te ge) All ARM Prod 15 or 30 year 15 year amo 0 Max. Loan Amount) 5 Years up 10 Years up 15 Year Ma 10 Year Ma 10 Year Ma	el Accident Insurance is provi rm ducts are based on r amortizations prtization to 75% LTV to 75% LTV to 75% LTV x. Amortization x. Amortization up to 75% LT	ded at no additional <u>Co</u> 5.5 5.7 5.7 6.0 Call 7.5 8.5 8.5 6.0 6.5 V 6.5	cost to the cardholder <u>nforming</u> Rate 100% 150% 150% 100% 160r rates and addition 100% 160%	s Jumbo 6.000% 6.250% 6.500% al Information sted Annually isted Annually isted Annually isted Annually
edit approval. ISA CLASSIC CR ISA REWARDS C EAL ESTATE L Year ARM (Adji '1 Year ARM '1 Year ARM '1 Year ARM 5 Year Fixed (Fib 5 Year Fixed (Fib 6 Year Fixed (Fib 1 Year ARM 5 Year Fixed (Fib 1 Year ARM 1	CREDIT CARD OANS - NMLS # 6 justable Rate Mortgage) xed Rate Mortgage) xed Rate Mortgage) y Loans (\$100,000.00 y Loan y Loan of Credit y Loan Loan Amount) y Line of Credit	\$1,000,000 in Worldwide Trave \$15164 Te ge) All ARM Prod 15 or 30 year 15 year amo 0 Max. Loan Amount) 5 Years up 10 Years up 15 Years up 15 Years up 15 Years up 15 Years up	el Accident Insurance is provi m ducts are based on r amortizations ortization b to 75% LTV to 75% LTV to 75% LTV x. Amortization x. Amortization up to 75% LT b to 75% LTV	ded at no additional <u>Co</u> 5.5 5.7 5.7 6.0 Call 7.5 8.5 8.5 0.0 6.2	cost to the cardholder <u>nforming</u> Rate 100% 150% 150% 100% 160r rates and addition 100% 160%	s Jumbo 6.000% 6.250% 6.500% al Information sted Annually isted Annually isted Annually isted Annually
adit approval. ISA CLASSIC CR ISA REWARDS C EAL ESTATE L Year ARM (Adji 1 Year ARM 1 Year ARM 1 Year ARM 5 Year Fixed (Fib 5 Year Fixed (Fib 6 Year Fixed (Fib 1 Year ARM 5 Year Fixed (Fib 1 Year ARM 6 Year Fixed (Fib 1 Year ARM 1 Home Equity 1 Year ARM 1 Year	CREDIT CARD OANS - NMLS # 6 justable Rate Mortgage) xed Rate Mortgage) xed Rate Mortgage) y Loans (\$100,000.00 y Loan y Loan of Credit y Loan Loan Amount) y Line of Credit	\$1,000,000 in Worldwide Trave \$1,000,000 in Worldwide Trave	el Accident Insurance is provi rm ducts are based on r amortizations prtization to 75% LTV to 75% LTV to 75% LTV x. Amortization x. Amortization up to 75% LT	ded at no additional <u>Co</u> 5.5 5.7 5.7 6.0 Call 7.5 8.5 0.0 0.5 V 6.2 V 6.2 0.2 0.5 0.5 0.5 0.5 0.5 0.5 0.5 0.5	cost to the cardholder <u>nforming</u> Rate 100% 150% 150% 100% 160r rates and addition 100% 160%	s Jumbo 6.000% 6.250% 6.500% al Information sted Annually isted Annually isted Annually isted Annually