

PLAN YOUR PERFECT TRIP!

Whether you're dreaming on white-sand beaches, a mountain retreat, or an epic road trip, ABE can help you get there with a **vacation loan** designed for stress-free travel.

With **rates starting at just 7.75% APR*** and flexible repayment terms, your next adventure is closer than you think. Our loans feature affordable monthly payments, quick approvals, and no hidden fees.

Don't let finances hold you back from making memories.



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 JUNE 19TH IN
OBSERVANCE OF JUNETEENTH

June 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	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)			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)		
		Term
The APY is accurate as of 01/09/2025 Minimum Deposit of \$500.00		3 Months
		6 Months
		12 Months
		13 Months
		13 Months Add on Certificate
		15 Months Bump up Certificate
		24 Months
(A penalty will be imposed in most instances for early withdrawal of funds)		60 Months
		APY*
		1.00%
		3.75%
		3.50%
		3.50%
		3.50%
		3.50%
		3.25%
		3.00%

CHECKING —The APY is accurate as of 5/31/2025			
		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%
			0.05%
			0.05%

MONEY MARKET— The APY is accurate as of 1/10/2025			
		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	0.75%
		\$ 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%		

New Car Loan
Rates
as low as
5.99% 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	Jumbo
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		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.

