

# DITCH THE DEBT!

Transfer your high-rate credit card balances from other financial institutions to your ABE Visa® Rewards Credit Card at the **low promotional rate of 6.99% APR\*** for the life of the transfer.

Plus, pay no balance transfer fees!

Get started saving money today! Scan the QR code below for more info.



**ABE** AMERICAN BROADCAST EMPLOYEES FEDERAL CREDIT UNION

For branch locations and contact information, please visit us online at [abefcu.org](http://abefcu.org).



\*Subject to credit approval. Rates will vary based on creditworthiness and are subject to change at any time. Please contact credit union for full terms.

**October 1st 2024**

<b>SAVINGS— 3ND QTR. RATES— The APY is accurate as of 09/30/2024</b>		<u>Average Balance</u>	<u>APY*</u>
PRIME SHARE (SAVINGS)		\$100.00 to \$99,999.99	0.05%
	<i>Rates may change after the account is opened. Fees could reduce the earnings on the account.</i>	\$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%

<b>INVESTMENT SHARE CERTIFICATE AND IRA CERTIFICATE (CDs)</b>		<u>Term</u>	<u>APY*</u>
<i>The APY is accurate as of 09/25/2024 Minimum Deposit of \$500.00</i>		3 Months	1.00%
		6 Months	4.00%
		12 Months	3.50%
		13 Months	3.50%
<i>(A penalty will be imposed in most instances for early withdrawal of funds)</i>		13 Months Add on Certificate	3.50%
		15 Months Bump up Certificate	3.50%
		24 Months	3.25%
		60 Months	3.00%

**CD Special 6 Months at 4.00% APY Limited Time\***

<b>CHECKING —The APY is accurate as of 09/1/2024</b>		<u>Minimum Balance and Monthly Fee</u>	<u>APY*</u>
Basic Share Draft		None	None
Super Share Draft	<i>Rates may change after the account is opened. Fees could reduce the earnings on the account.</i>	\$2,000.00	0.05%
Super Plus Share Draft — Linked		\$3,000.00	0.05%
Prime Time Share Draft		None	0.05%


<b>MONEY MARKET— The APY is accurate as of 8/25/2023</b>		<u>Average Daily Balance</u>	<u>APY*</u>
<i>Rates may change after the account is opened.</i>		\$ 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%

<u>Loan Type</u>	<u>APR**</u>	<u>Monthly Payment Per \$1,000 Borrowed</u>	<u>Maximum Terms (Months)</u>
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)	7.12%	\$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 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*

**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.

<b>VISA CLASSIC CREDIT CARD</b>	<i>\$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder</i>	13.88%
<b>VISA REWARDS CREDIT CARD</b>	<i>\$1,000,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder</i>	9.99%

<b>REAL ESTATE LOANS - NMLS # 615164</b>		<u>Term</u>	<u>Conforming</u>	<u>Rates</u>	<u>Jumbo</u>
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			5.500%		6.000%
5/1 Year ARM			5.750%		6.250%
<b>Fixed Rate Equity Loans (\$100,000.00 Max. Loan Amount)</b>					
Smart Home Equity Loan		5 Years up to 75% LTV	7.500%		
Smart Home Equity Loan		10 Years up to 75% LTV	8.500%		
<b>Adjustable Rates</b>					
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.

