

GET THE FUNDS YOU NEED, WHEN YOU NEED THEM

Are you feeling overwhelmed by multiple loan payments and high-interest rates? You're not alone. We understand the challenges you're facing, and we're here to help.

At ABE, we understand that everyone has unique financial needs, and that's why we're here to assist you in finding the perfect solution.

Our personal loan solutions can simplify your financial life and provide you with peace of mind.



**APR = Annual Percentage Rate. Subject to credit approval. Rate may change based on credit worthiness. Other restrictions may apply, please contact credit union for details.*



ABE WILL BE CLOSED NOVEMBER 28TH AND 29TH FOR THE THANKSGIVING HOLIDAY

November 1st 2024

SAVINGS— 3ND QTR. RATES— The APY is accurate as of 09/30/2024		
PRIME SHARE (SAVINGS)	Average Balance \$100.00 to \$99,999.99	APY* 0.05%
	Rates may change after the account is opened. Fees could reduce the earnings on the account.	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)		
The APY is accurate as of 09/25/2024 Minimum Deposit of \$500.00		
	Term	APY*
	3 Months	1.00%
	6 Months	4.00%
	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%
<i>(A penalty will be imposed in most instances for early withdrawal of funds)</i>		
CD Special 6 Months at 4.00% APY Limited Time*		

CHECKING —The APY is accurate as of 10/1/2024		
Basic Share Draft	Rates may change after the account is opened. Fees could reduce the earnings on the account.	None
Super Share Draft		\$2,000.00
Super Plus Share Draft — Linked		\$3,000.00
Prime Time Share Draft		None
	Minimum Balance and Monthly Fee	APY*
	None	None
	None	0.05%
	None	0.05%
	None	0.05%

MONEY MARKET— The APY is accurate as of 8/25/2023		
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	0.90%
	\$ 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)	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.

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 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%
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.

