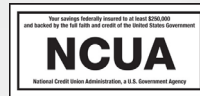


START FRESH IN 2025!

Feeling weighed down by multiple loan payments and high-interest rates? You're not alone, and we're here to help.

At ABE, we recognize that everyone's financial situation is different. That's why we're dedicated to helping you find the right solution tailored to your needs.

With our personal loan options, start off the new year by streamlining your finances and gain 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 JANUARY 1ST FOR NEW YEAR'S DAY AND JANUARY 20TH IN OBSERVANCE OF DR. MARTIN LUTHER KING JR. DAY

January 1st 2025

| SAVINGS— 4TH QTR. RATES— <i>The APY is accurate as of 12/31/2024</i> | Average Balance | | APY* |
|--|-----------------|-----------------------|-------|
| | \$100.00 to | \$99,999.99 | |
| PRIME SHARE (SAVINGS) | \$100,000.00 | and above | 0.05% |
| | | | 0.10% |
| CLUBS (Holiday & Vacation) | | | 0.10% |
| I.R.A. (Individual Retirement Account) | \$.01 to | \$99,999.99 and above | 0.30% |
| | | | 0.40% |

Rates may change after the account is opened. Fees could reduce the earnings on the account.

| INVESTMENT SHARE CERTIFICATE AND IRA CERTIFICATE (CDs) | Term | APY* |
|---|-------------------------------|-------|
| <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% |
| | 13 Months Add on Certificate | 3.50% |
| | 15 Months Bump up Certificate | 3.50% |
| | 24 Months | 3.25% |
| | 60 Months | 3.00% |

(A penalty will be imposed in most instances for early withdrawal of funds)

| CHECKING — <i>The APY is accurate as of 12/1/2024</i> | Minimum Balance and Monthly Fee | APY* |
|---|---------------------------------|--------|
| Basic Share Draft | 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 |

Rates may change after the account is opened. Fees could reduce the earnings on the account.

| MONEY MARKET— <i>The APY is accurate as of 8/25/2023</i> | Average Daily Balance | APY* |
|--|------------------------------|-------|
| <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% |

| 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 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 | 10 Year Max. Amortization up to 75% LTV | 6.500% Then Prime Minus 1% Adjusted Annually | |
| (\$100,000.00 Max. Loan Amount) | | | |
| 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.

