

EMPOWERING YOUR FINANCIAL FUTURE

At ABE FCU, we're more than just a financial institution—we're a partner in your financial success. As a member, you gain access to a host of exclusive benefits designed to help you reach your goals and make your money work harder for you:

- **Competitive Rates:** Enjoy lower loan rates and higher savings yields compared to traditional banks.
- **Personalized Service:** Experience the personalized attention you deserve from a team that cares about your financial well-being.
- **Convenience:** Access your accounts anytime, anywhere with our robust online and mobile banking services.
- **Exclusive Perks:** Take advantage of financial education resources and tailored solutions for all stages of life.

Membership with ABE FCU means you're part of a financial cooperative that prioritizes your success and shares your values. Explore the difference at www.abefcu.org and unlock the full potential of credit union membership today.



LEARN MORE BY
SCANNING HERE



* All deposits are federally insured by the NCUA up to \$250,000. ABE FCU is an equal opportunity lender.

abefcu.org

ABE WILL BE CLOSED ON FEBRUARY 17TH IN OBSERVANCE OF PRESIDENTS' DAY

February 1st 2025

SAVINGS— 4TH QTR. RATES— <i>The APY is accurate as of 12/31/2024</i>		<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%

INVESTMENT SHARE CERTIFICATE AND IRA CERTIFICATE (CDs)		<u>Term</u>	<u>APY*</u>
<i>The APY is accurate as of 01/09/2025 Minimum Deposit of \$500.00</i>		3 Months	1.00%
		6 Months	3.75%
		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%

CHECKING — <i>The APY is accurate as of 1/31/2025</i>		<u>Minimum Balance and Monthly Fee</u>	<u>APY*</u>
Basic Share Draft	<i>Rates may change after the account is opened. Fees could reduce the earnings on the account.</i>	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

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

<u>Loan Type</u>	<u>APR**</u>	<u>Monthly Payment Per \$1,000 Borrowed</u>	<u>Maximum Terms (Months)</u>
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	<i>\$500,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder</i>	13.88%
VISA REWARDS CREDIT CARD	<i>\$1,000,000 in Worldwide Travel Accident Insurance is provided at no additional cost to the cardholder</i>	9.99%

REAL ESTATE LOANS - NMLS # 615164		<u>Term</u>	<u>Conforming 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		5.750%	6.250%	
5/1 Year ARM		6.000%	6.500%	

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.

