

LET'S BUILD YOUR FUTURE!

Your dream home is closer than you think! Whether you're purchasing your first home, upgrading to a new space, or refinancing for a better rate, ABE is here to guide you every step of the way. With competitive mortgage rates, flexible loan options, and a fast, hassle-free application process, we make home financing simple. Our team is dedicated to helping you find the right mortgage to fit your needs, so you can focus on what truly matters – building your future.

Get started today! Scan the QR code below to learn more.

Your future starts now – let's build it together!



abefcu.org



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

April 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%
	\$100,000.00 and above	0.10%
CLUBS (Holiday & Vacation)		0.10%
I.R.A. (Individual Retirement Account)		0.30%
		0.40%

INVESTMENT SHARE CERTIFICATE AND IRA CERTIFICATE (CDs)		
	Term	APY*
	3 Months	1.00%
	6 Months	3.75%
	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%

CHECKING —The APY is accurate as of 3/31/2025		
Basic Share Draft	Minimum Balance and Monthly Fee	APY*
Super Share Draft	None	None
Super Plus Share Draft — Linked	\$2,000.00	\$4.00
Prime Time Share Draft	\$3,000.00	\$5.00
	None	None

MONEY MARKET— The APY is accurate as of 1/10/2025		
	Average Daily Balance	APY*
	\$ 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	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		5.750%		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.

