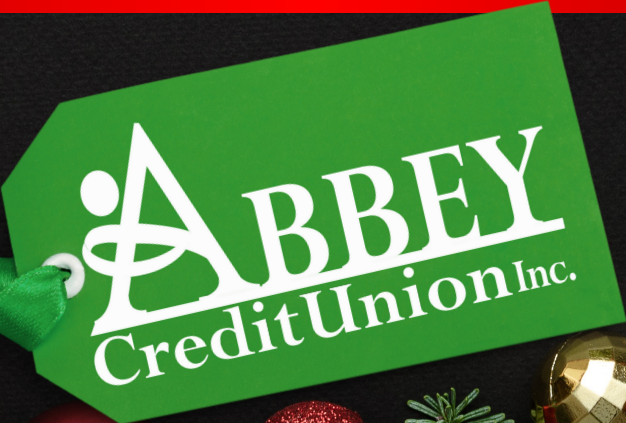




HOLIDAY LOAN SPECIAL

12 MONTHS AT 8.99%*



ABBEY
Credit Union Inc.

*All loans are subject to credit review and approval. Minimum credit score of 600. Maximum loan amount is \$2,500, with a 12-month term and an interest rate of 8.99%. For example, an amount of \$2,500 with a 12-month term at 14.635% APR (Annual Percentage Rate) will have a monthly payment of \$225.21. \$75 loan application fee. No other discounts apply. Loan Special valid on applications received from 12/01/2025 - 12/31/2025.

