

Start the New Year with a Stronger Credit Score

Your credit score is a vital factor in your financial well-being, influencing everything from loan approvals to interest rates. If improving your credit is your goal for the new year, here are several effective steps you can take.

Debt, Payments, and Utilization

- **Pay Down Debt:** Reducing outstanding balances on credit cards is key. High debt relative to your limits negatively impacts your credit utilization ratio, a major scoring factor.
- **Consolidate High-Interest Debt:** If you have multiple high-interest debts, consider a consolidation loan such as a Personal Loan. This combines balances into one lower-interest option, saving you money and improving your utilization.
- **Pay On Time, Every Time:** Payment history is crucial. Set up automatic payments to ensure you never miss a due date, as late payments severely damage your score.

- **Request a Credit Limit Increase:** Asking your creditor for a higher limit can lower your credit utilization, provided you don't increase your spending.

Manage Your Credit Report and History

• Dispute Any Errors:

Periodically review your credit report for mistakes, such as inaccurately reported late payments or unfamiliar accounts. Visit www.AnnualCreditReport.com for a free copy annually. Correcting inaccuracies can boost your score immediately.

• Keep Old Accounts Open:

The length of your credit history influences your score. Avoid closing old credit accounts, even if you don't use them, to preserve your history.

• Borrow Only When Necessary:

Limit applications for new credit. Each application triggers a hard inquiry, which slightly lowers your score.

Improving your credit score is a gradual process requiring consistent effort and financial responsibility. By following these tips, you set yourself on the path to better credit and improved financial health in the new year.

If you want to learn more about how we you eliminate high-interest debt and accelerate your progress, contact us to put together a personal financial strategy tailored to your goals. Plus, keep an eye on digital banking. A new credit monitoring tool is coming soon!

THE SHEAF

Winter 2026



CONTACT US

24/7 Member Services:
(202) 479-2270

24/7 Online Banking
www.agfed.org
Email us: members@agfed.org

24-hour Loan by Phone:
(888) 451-LOAN (5626)

24-hour Telephone Banking:
(202) 479-2270 or (800) 368-3552 and select
option 2

Mailing Address:
P.O. Box 2225, Merrifield, VA 22116-9998

USDA South Building Branch
1400 Independence Ave., SW, RM SM-2
Washington, DC 20250

George Washington Carver Center Branch
5601 Sunnyside Ave., RM 1-1180
Beltsville, MD 20705

*Credit Union Service Centers
are available nationwide.*

**Volunteers Needed -
AgFed Board of Directors**

We invite interested members to consider running for a volunteer position with the Credit Union. The application is available online at agfed.org. Completed forms may be emailed to marketing@agfed.org or faxed to (202) 479-3877.

Applications must be received by January 20, 2026. Visit agfed.org for more details.



AgFed
Credit Union

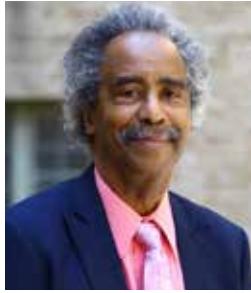
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CHAIRPERSON'S CORNER

2025 Highlights and What's Next for AgFed - Your Credit Union



As we begin a new year, I want to thank you for your continued trust and support throughout 2025. This past year marked important progress for our Credit Union. We launched a new digital banking platform, along with upgraded Statements (eStatements), transfers of funds to other financial institutions, as well as bill pay. These improvements were done to give you a smoother, more reliable way to manage your accounts. We also introduced an enhanced account-opening system that makes it easier than ever to open memberships, obtain products, and loans from anywhere.

These improvements were possible because of your confidence in us. We also want to acknowledge and thank you for your patience as we worked through changes to our branch operations this year. Your understanding allowed us to continue moving forward while keeping our focus where it belongs, on serving you.

Looking ahead, 2026 will bring even more enhancements to strengthen your experience. We'll be introducing new products and services tailored to your needs, as well as launching a redesigned website with clearer navigation and quicker access to the tools you use most.

You will also see a refreshed logo as part of our efforts to modernize our look and feel. While our appearance may evolve, our commitment remains the same: to remain a safe, sound, and member-focused financial institution dedicated to helping you thrive.

Thank you for your membership. We look forward to another year of serving you and supporting your financial goals. Again, thanks.

Sincerely,

Elard J. Phillips, Chairperson