



THE SHEAF

Fall 2025

6 Smart Money Moves to Make Before the Holidays

Fall is the season when everything starts picking up: school, travel, and the countdown to the holidays. It's also the perfect time to get your finances in shape so you're ready for what's ahead. Here's how AgFed can help you prepare:

1. Put your home's value to work

If you're planning big expenses before the end of the year, a Home Equity Loan or HELOC can give you the funds you need for home updates, repairs, or consolidating debt, all with a lower rate than most credit cards.

2. Make your savings go further

A Certificate Account is a simple way to boost your savings. Lock in a competitive rate now and watch your money grow while you focus on holiday plans and other priorities.

3. Try out our upgraded digital banking

Managing your money should be quick and easy. With our new digital banking platform, you can pay bills, move money,

and track your spending anytime, from anywhere.

4. Set your kids up for success

Our High-Yield Youth Savings Accounts are built to help young savers learn good money habits and earn more along the way. It's a great time to open an account and get them involved before the holiday spending starts.

5. Looking for a new ride?

Fall is when dealerships offer some of their best discounts. Pair those savings with an AgFed Auto Loan and enjoy clear, honest financing without the runaround.

6. Need extra room in your budget?

If you're feeling stretched, a Personal Loan can help cover seasonal expenses or unexpected costs with fast approval and flexible terms.

We're here to help make this season feel a little less rushed and a lot more manageable. Visit agfed.org or give us a call to explore your options this fall.

CONTACT US

24/7 Member Services:
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CHAIRPERSON'S CORNER

Change Is Constant. So Is Our Commitment.



Fall is well underway, and it is a natural time to reflect on the year so far, the changes we have seen, and where we are headed next.

This year, like many before it, has brought its share of change. Some of it we have embraced, like launching our new digital banking platform to better serve you. Other changes, in the world around us, can feel uncertain. Through it all, one thing has stayed the same: AgFed's commitment to you, our members.

We continue to invest in the technology, services, and tools that make managing your money easier and more secure. At the same time, we remain grounded in the values that have guided us since day one: putting members first, maintaining financial strength, and building lasting trust.

Fall reminds us of the importance of preparation and perspective. While seasons shift, strong roots matter. That's how we think about our role in your financial life. Whatever comes next, we are here to help you stay steady, supported, and moving forward.

Thank you for your continued trust and membership. We are honored to serve you and look forward to what is ahead.

Sincerely,

Elard J. Phillips, Chairperson