



THE SHEAF

Spring 2022

Identity Theft: What to Know and How to Protect Yourself

We live in an increasingly digital world. As the number of online services has exploded, so have the tribes of fraudsters who are engaging in identity theft.

Cyber thieves who access one's personal identifiable information (PII) such as birthdate, Social Security number, home address, driver's license number, passport number and credit card or bank account information can use it to open accounts, buy expensive items or pay their bills.

How to Avoid Identity Theft:

1. Require a PIN or strong password to unlock devices and accounts and 2-step verification. Don't use the same password for multiple accounts.
2. Always use updated security software (i.e. Norton) on your devices.
3. Regularly sign in to online accounts to monitor transactions.
4. Switch to paperless statements for less sensitive info in your mail.
5. Put alerts on your accounts

to get reports for suspicious transactions.

6. Freeze your credit report so others can't open accounts in your name.

7. Shred old documents, like statements, tax forms and medical bills.

8. File your tax returns early.

9. Don't open emails, click links or answer calls from suspicious sources.

10. Don't carry your Social Security card or documents with your SSN on them.

11. Don't share your SSN by phone unless you are 100% sure who they are and why they are asking.

12. Do not use public Wi-Fi for online banking, shopping or to check your email or social media.

13. Don't leave personal info in your car, even if it is locked.

14. Invest in identity theft protection (like LifeLock) to monitor, detect, and alert you to potential ID theft activity.

If you are a victim of identity theft, contact at least one of the three credit bureaus, and report it to the FTC at www.identitytheft.gov or call 877-438-4338.

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:
A.R.T. (Audio Response Teller):
(202) 488-3130 or (800) 872-2328

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



We continue to help our members remotely and offer appointments at the South Building branch, Carver Center branch, Riverdale branch and Smithsonian branch for members who have proper employee ID. Credit Union Service Centers are available nationwide.

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

USDA Cafeteria Branch
1400 Independence Ave., SW, RM 1218
Washington, DC 20250

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

BARC West Branch
10300 Baltimore Ave., Bldg. 003, RM 327
Beltsville, MD 20705

Riverdale Branch
4700 River Road, RM 1C09
Riverdale, MD 20737

Smithsonian Branch
Smithsonian Castle, RM B-10
1000 Jefferson Drive, SW
Washington, DC 20560



AgFed
Credit Union
Your Partner for Life

CHAIRPERSON'S CORNER

Great Things Ahead for 2022



At AgFed, we are driven by our Purpose - one way we express and communicate our purpose are the words under our logo, "Your Partner for Life".

Of course, those are empty words without action. And I'm proud to see all the ways our staff and volunteers serve our members with Purpose, every day and with every decision and every interaction.

Another aspect of Purpose in action is continuous improvement. No matter how good things are, we're never done. We're always looking for ways to serve you better, faster, more smoothly, with more automation when that's needed, with plenty of space for human empathy and understanding.

The last few years have been very busy as we've implemented wide-ranging improvements and upgrades to our technology platforms to keep pace with changing needs and preferences.

Our goal for this year is to continue and build on that work. We're focusing on making our technology platforms even more user friendly and more easily available so we can better serve all our members any time, wherever they are in their lives.

Our more personalized digital services will better meet the needs of every member, from kids through college students, young adults, families, parents, and grandparents.

Look for the following technology-driven improvements - and more - this year.

- Improved Mobile Banking
- Faster and easier new membership and account opening
- Newly improved account-to-account transfers
- Improved payment systems
- Upgraded loan platform
- We're implementing a new process allowing AgFed to reach and lend to more people in the communities we serve, making a positive difference in even more lives

We're looking forward to a busy, productive year of better serving you, your family, and our communities.

Sincerely,

Elard J. Phillips, Chairperson