



# THE SHEAF

Winter 2021

## Set Your Calendar Every Year for Good Financial Health

Your credit report is your most important financial document. It's what's used by lenders to determine if you're eligible for a loan, and it may also be checked when you apply for a job, insurance, or to rent a property.

The information on your credit report is used to calculate your credit score. If you want to increase your score, you need to make sure that the information the credit bureaus are collecting on your financial activity is positive. This includes, for instance: Paying your bills on time, not opening too many credit accounts and maintaining a financially healthy difference between available credit and the credit you are using.

### When should you check your credit report?

Experts recommend that you review your credit report at least once a year. This works out perfectly since the credit bureaus are legally required to provide you with a free report once a year. There are three credit bureaus—Experian, Equifax, and TransUnion. Even though each of these companies do pretty much the same thing—collect financial information about consumers that they report to lenders—they are not connected. Lenders and other institutions are not required to report to every company, so the information contained on an Experian credit report may be different than the information on your Equifax report. This is why it's so important that you check each report regularly. You don't need to order all your reports at the same time, however. Many people opt to order a report from one of the three credit bureaus every four months—staggering their annual review. Whatever schedule you choose to use to complete your review, just make sure that you do it regularly.

### How do you get your credit report?

#### Online

1. Go to [www.annualcreditreport.com](http://www.annualcreditreport.com).
2. Click the button to 'Request your free credit reports'
3. Fill out the request form
4. Select the credit bureau you'd like to order your report from
5. Answer the authentication questions to verify your identity

#### Phone

1. Call 1-877-322-8228
2. Follow the automated instructions to verify your identity

#### Mail

1. Download the request form from <https://www.annualcreditreport.com/manualRequestForm.action>
2. Print the form and fill it out
3. Mail the form to:  
Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

Keep in mind that the credit bureaus will ask for your personal information (including your social security number) to verify your identity. Since this information can be used to steal your identity, follow security best-practices. Make sure you type URLs correctly, and never use public computers or public WiFi to send personal information over the Internet.

If you have any questions about accessing your credit report contact us at [members@agfed.org](mailto:members@agfed.org) or give us a call at (202) 479-2270.

### Volunteers Needed - AgFed Board of Directors

We invite any member who wants to get more involved in the credit union to consider running for a position. If interested, contact us. Applications may be submitted by emailing [marketing@agfed.org](mailto:marketing@agfed.org) or faxing the documents to (202) 479-3877. If mailing, please send to: AgFed - Attn: Nominating Committee, P.O. Box 2225, Merrifield, VA 22116. Applications must be received by January 21, 2021. Visit [agfed.org](http://agfed.org) for more details.

## 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 on a limited basis for members who have USDA ID.*

**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**  
*Temporarily closed due to renovations in the building, this branch has relocated to BARC West.*

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

**Patriots Plaza Branch**  
*Restricted Public Access*  
355 E Street, SW, Suite 3-190  
Washington, DC 20024

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

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



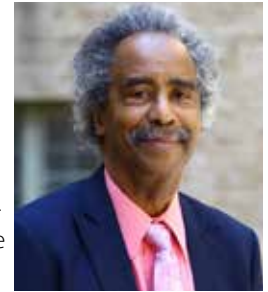
**AgFed**  
**Credit Union**  
*Your Partner for Life*



Federally insured by NCUA

## CHAIRPERSON'S CORNER

# Brighter Days Ahead



In an ever-changing world, little did we know the magnitude of experiences 2020 would bring. Among other things, we have experienced major health and social justice events with the on-going pandemic of COVID-19 and the Black Lives Matter Movement.

The Pandemic has come to the forefront and has temporarily changed the way we live. Little did we know that so many people would no longer be with us. Little did we know when a person expired, only ten people would be able to pay their respects and we would be unable to visit our loved ones in the hospital or nursing homes. Little did we know that there would be a "new normal" way of shopping or that participating in normal day-to-day activities would be virtual.

Little did we know that racial injustice would finally come to the forefront after the insurmountable incidents during the year. In 2020, the simplicities in life that we often do not think about were confronted with injustices. The phrase "I Can't Breathe" will always remind us of George Floyd, an ordinary jog will remind us of Arnaud Arbery's last run and the privilege to sleep in peace in the privacy of our own homes will remind us of Breonna Taylor. The Black Lives Matter movement has forced this country to evaluate and shift how we treat one another. Look for more changes to come.

Although these events in our society have led to major shifts in the way we function as a society, I am optimistic in our commitments to humanity, safety and innovation. I am also incredibly proud, humbled, and blessed to see the way AgFed staff, volunteers, and members have risen to the challenges of 2020, and how they continue to go above and beyond for their members, communities, and for each other. There are brighter days ahead.

Here are just a few examples of the good news from 2020:

- AgFed staff pivoted quickly to remote service and continued to provide stellar service while keeping everyone as safe and healthy as possible.
- We've been adding to our online services and capacity in many ways, and will be adding Zelle payments very soon in response to member requests.
- AgFed has refinanced over 100 home loans since March 2020.
- We've provided hundreds of loans and loan modifications to assist struggling members.
- We've welcomed over 1,000 new members to the AgFed family.
- We've rolled out security enhancements for online banking and mobile banking to keep AgFed members safer.
- In 2020, the AgFed Foundation provided over \$12,000 in donations, donation matches, and scholarships to support our communities and future leaders.
- AgFed remains strong and financially stable.

Members, we thank you for validating a modified way of delivering our services and serving you. In looking forward to better days, we must be responsible and remember we are still in the midst of a global pandemic. Remember the three W's. Wash your hands. Wear a mask. Watch your distance. Committing to these simple precautions to stay safe can make a world of difference in the future for you, your loved ones and possibly a stranger's life.

We thank you for your continued support and confidence, and we all look forward to the brighter days ahead.

Sincerely,

Elard J. Phillips, Chairperson



*On behalf of the AgFed CU Foundation, Elard J. Phillips presents a check to New Zion Baptist Church in New Orleans, LA to help those affected by a recent tropical storm and hurricane.*