

Spring 2012

## Enjoy the **SAVINGS** of a **LOW** Rate Auto Loan!

### Refinance or Purchase New & Used Autos!

Rates as low as **1.99%** Annual Percentage Rate\*

Don't waste time shopping around for a loan - we have everything you need:

- » Low monthly payments
- » Flexible payment options
- » Up to 100% financing
- » Terms up to 84 months
- » Fast and easy approval process

**Apply online at [www.agfed.org](http://www.agfed.org) or call (888) 451-5626.**



\*APR is annual percentage rate. The published rate is effective 04/01/12 and may change at any time without advance notice. Rate quoted is based on new/used auto with term of 24 months or less. 60 month term on new/used auto is as low as 2.49%. Rate may vary as it is determined by an evaluation of credit, amount, term and other factors. All loans are subject to credit approval. Certain restrictions and conditions may apply.

## Home Equity Loans



WE HAVE 2 OPTIONS FOR YOU TO CHOOSE

We have flexible terms, financing up to 90% loan to value (LTV), and borrowing limits between \$10,000 and \$250,000.

### Home Equity Loans

- Fixed rate as low as **3.99%** APR<sup>(1)</sup>
- Flexible terms up to 240 months

### Home Equity Line of Credit

- Variable rate as low as **3.25%** APR<sup>(1)(2)</sup>
- Up to 7 years to draw with up to 15 years for repayment

**Apply any time at [www.agfed.org](http://www.agfed.org)!**

(1) APR is Annual Percentage Rate. Offering rate is effective 04/01/12 and may change at any time without advance notice. Flood and/or hazard insurance may be required. All loans are subject to credit approval and evaluation of collateral. Rate and amount may be adjusted based on LTV. All mortgage requests that are in first position must have an escrow account in order for the remittance of taxes and insurance. Property must be located in any US state or DC, excluding AK, AZ, CA, FL, HI, NV, NY, or TX. Certain restrictions and conditions may apply. (2) APR is based on the Prime Rate published in the Wall Street Journal plus or minus a margin and based on LTV and/or your credit rating; APR may increase after loan is issued. The current prime rate is 3.25% as of 04/01/12.

## LOW RATE VISA® BALANCE TRANSFER

Transfer your high interest rate credit card balances to an AgFed VISA® Platinum or Classic Card.

**2.99%**  
Annual Percentage Rate\*

- **NO BALANCE TRANSFER FEE**
- **NO ANNUAL FEE**
- PURCHASES AND CASH ADVANCES!
- AGFED PLATINUM VISA® OFFERS UP TO \$30,000 LIMITS & CASH REBATES!

\* Promotional rate is effective 04/01/12 and may change at any time without advance notice. Rate quoted is for balance transfers from non-AgFed accounts only and is applicable for 12 months from the first qualifying transaction. Full details will be provided when you become a cardholder. Certain restrictions and conditions may apply.

# CREDIT UNION NEWS

## Annual Meeting 2012

You are cordially invited to AgFed's 77th Annual Meeting.

**When:** April 25, 2012

**Time:** Noon

**Place:** Jefferson Auditorium  
USDA South Building  
14th & Independence Ave, SW  
Washington, DC 20250

Prize drawings will be held and you must be present to win.



Join us in  
celebrating  
**USDA's 150<sup>th</sup>**  
anniversary.

Check our website  
for Specials.

## Credit Union Cherry Blossom 10 Mile Run

AgFed would like to thank everyone who participated in the 2012 Credit Union Cherry Blossom 10 Mile Run on April 1st.

## Member Surveys

AgFed would like to thank all the members who participated in the recent membership surveys. Your input is very valuable to the Credit Union and will help us in our efforts to improve our service to our members.

## HOLIDAY CLOSINGS

Memorial Day - Monday, May 28th

## Products and Services

### Savings/Checking

- Share Savings
- Share Draft Checking
- VISA Debit/Check Card
- Share Certificates
- IRAs
- Money Market

### Electronic Services

- Online Banking
- Online Bill Pay
- eStatements
- Personal Financial Management Tool
- Person to Person Payment

### Mobile Banking

- iPhone & Android App
- Instant Deposit

### Loans

- Auto
- Member Loan Protection
- Recreational
- Signature
- Better Way Loan
- LifeLine of Credit
- VISA Credit Card
- Home Equity
- HELOC
- First Mortgages

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

### Mailing Address:

P.O. Box 3419  
Alexandria, VA 22302

### 24-hour Member Service:

(202) 479-2270  
(800) 368-3552

### e-mail Address:

members@agriculturefcu.org

### 24-hour Telephone Banking A.R.T. (Audio Response Teller):

(202) 488-3130 or  
(800) 872-AFCU (2328)

### 24-hour Loans by Phone:

(888) 451-LOAN (5626)

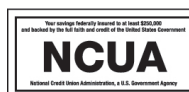
### Mobile Banking Address:

mobile.agriculturefcu.org

VISIT

**WWW.AGFED.ORG**

FOR CURRENT RATES, BRANCH LOCATIONS & MORE INFORMATION  
ON OUR PROMOTIONS, PRODUCTS AND SERVICES.



Federally Insured by NCUA