

# THE SHEAF

Winter 2012

## Happy New Auto Loan!

as low as **1.99% APR\***



A great way to celebrate 2012 is by purchasing a new or used vehicle. And AgFed is making it easier than ever to purchase that vehicle with a variety of auto loan options.

We have rates as low as **1.99% APR\***, so no matter what kind of car you're looking for, we can save you money.

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

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

Enjoy extra benefits including Guaranteed Auto Protection Insurance, Route 66 Extended Warranty, and Member Loan Protection.

Already financed your dream car? We can refinance your auto loan and save you hundreds of dollars!

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

\*APR is annual percentage rate. The published rate is effective 01/01/12 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.

## Individual Retirement Accounts

If you haven't yet opened an AgFed IRA, make it one of your resolutions for the New Year.

**Traditional IRA** - Accumulate earnings tax-deferred until you start to withdraw money. You may receive possible tax credits for contributions\*. The maximum annual contribution is \$5,000. Savers 50 or older can contribute an extra \$1,000. (Reduced by Roth IRA Contributions.)

**Roth IRA** - Make withdrawals without having to pay taxes on the amount withdrawn or on earnings as long as you follow IRS rules. Roth IRA contributions are not tax-deductible. Contribution limits are the same for Roth and Traditional IRAs. (Reduced by Traditional IRA Contributions.)

The National Credit Union Administration separately insures every AgFed retirement account up to \$250,000.

If you have not made a 2011 contribution, you still can until April 15, 2012.

**For current rates visit  
[www.agriculturefcu.org](http://www.agriculturefcu.org).**



\*Consult your tax advisor regarding tax deductibility

## Credit Union News

### Annual Meeting

You are cordially Invited to AgFed's 77th Annual Meeting on April 25, 2012

**Time:** Noon

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

### CUMA Mortgage School

**When:** Saturday, March 24, 2012

**Time:** 9:00 am to 12:00 pm

**Where:** The Westin/Tyson's Corner  
7801 Leesburg Pike  
Falls Church, VA 22043

The seminar will cover key aspects of the home-buying process. Seating is limited.

RSVP to [marketing@agriculturefcu.org](mailto:marketing@agriculturefcu.org) or call (202) 479-3875.

### Thank You!

AgFed would like to thank our members for all of your generous donations to our food drive this year. You made an immediate difference in local families' lives. The donations were given to Bread for the City in Washington, DC. Thank you for your continued support.

Also, thank you for donating toys, books, games, etc. for the Children's National Medical Center. All your generosity means the world to the children and their families.



### Credit Union Cherry Blossom 10 Mile Run

AgFed will be participating in the 2012 CU Cherry Blossom 10 Mile Run on Sunday, April 1st. If you would like to volunteer on Friday, Saturday, or Sunday, no experience is necessary - just the will to help out. If you are interested in volunteering please e-mail [marketing@agriculturefcu.org](mailto:marketing@agriculturefcu.org). Thank you to everyone who is willing to participate.

### Holiday Closings

**Martin Luther King, Jr. Day** - Monday, January 16th & **Presidents Day** - Monday, February 20th

### Debt Happens

Let Agriculture Federal Credit Union give you the building blocks to become debt free. Use your Signature Loan to consolidate bills to reduce your payments, make a large purchase, or pay for medical expenses or repairs. Our online application process is child's play - we've made it that simple and quick.

Rates as low as **7.99% APR\*** and terms from 12 months to 60 months are available.

To apply, visit [www.agriculturefcu.org](http://www.agriculturefcu.org) or call (888) 451-5626, day or night.

\* APR is Annual Percentage Rate. Published rate effective 01/01/12 and may change at any time without advance notice. Rate may vary as it is determined by an evaluation of credit, amount, term, and other factors. Minimum loan amount is \$500; maximum loan amount is \$30,000. Terms from 12 months to 60 months. Certain restrictions and conditions may apply. Post secondary school loans not included.

**DEBT**  
**HAPPENS**  
*A Signature loan can help.*

## Discover the Hidden Value in Your Home

When money is needed for home improvement, debt consolidation or a major purchase, homeowners have a powerful tool - the equity their home has earned! At AgFed, we make it easy for you to put your equity to good use with our Home Equity Loans.

Choose between a line of credit or a term loan – whichever helps you reach your goals. With flexible terms up to 240 months and financing up to 90% loan to value (LTV), we can tailor the loan to fit your needs

For your convenience, our Home Equity loans are underwritten and funded in-house and carry no points, and no loan origination fee. And you may even qualify for certain tax advantages! Ask your tax advisor about your ability to deduct home equity interest.

Home Equity Line of Credit with a variable rate as low as **3.25% APR<sup>(1)(2)</sup>**

Home Equity Loan with a fixed rate as low as **3.99% APR<sup>(1)</sup>**

Apply online at [www.agriculturefcu.org](http://www.agriculturefcu.org), day or night.



(1) APR is Annual Percentage Rate. Offering rate is effective 01/01/12 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. Minimum loan amount is \$10,000; maximum loan amount is \$250,000. 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 U.S. state or the District of Columbia, excluding Alaska, Arizona, California, Florida, Hawaii, Nevada, New York, or Texas. 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 01/01/12.



Why watch the London 2012 Olympic Games on TV when you have a chance to win a fabulous trip courtesy of Visa? Visa and AgFed want you to experience the games LIVE!

You could travel to London, England and attend the London 2012 Olympic Games. Turn your everyday purchases into a chance to win\*. Sign when you use your AgFed Visa® Credit Card between February 1, 2012 and April 30, 2012, and you will be automatically entered for a chance to win\* a trip for two to the London 2012 Olympic Games!

Visit [www.agriculturefcu.org](http://www.agriculturefcu.org) for Official Rules and complete details.

\*NO PURCHASE OR OBLIGATION NECESSARY TO ENTER OR WIN. Non-Purchase Entries and Purchase Entries have an Equal Chance of Winning. Open to legal U.S. residents, 18 and older as of 2/1/12. Void where prohibited. Sweepstakes ends April 30, 2012.

## Tax Time Cometh

It's not too early to begin thinking about your taxes. By planning now, you still have time to make changes that can help lower your taxes. TurboTax® Online provides tips and tools to help you save on your taxes and get a bigger refund.

Visit [www.agriculturefcu.org](http://www.agriculturefcu.org) today to get started on your tax preparation.



## Rates

	<b>APR<sup>1</sup></b> as low as
<b>Vehicle</b>	New 100% MSRP / Used 100% NADA
24 months	1.99%
36 months	2.24%
48 months	2.49%
60 months	2.49%
72 months	3.49%
84 months	3.99%
<b>Recreation Vehicle</b>	3.00% + current vehicle rate
<b>Signature Loans</b>	12 months to 60 months 7.99% - 9.49%
<b>LifeLine of Credit</b> revolving line of credit	<b>Variable Rate</b> 10.25% (Prime + 7%)
<b>Credit Cards</b>	
Visa Platinum	12.90%
Visa Classic	14.90%
Visa Secured	14.90%
<b>Better Way</b> Up to 6 months	28.00%
<b>First Mortgage</b> Visit <a href="http://www.agriculturefcu.org">www.agriculturefcu.org</a>	
<b>Second Mortgage -</b>	Fixed Rate <sup>(2)(3)</sup>
80% LTV 60-240 months	3.99% - 5.24%
90% LTV 60-240 months	5.49% - 8.49%
<b>HELOC -</b>	Variable Rate <sup>(3)(4)</sup>
80% LTV 180 months	3.25% (Prime)
90% LTV 180 months	4.25% (Prime +1%)
	APY <sup>5</sup>
Share Savings	
Share Savings	0.10%
Club Account	0.10%
IRA Share Savings	0.10%
<b>Money Market</b>	
\$0-\$2,499	0.05%
\$2,500-\$9,999	0.20%
\$10,000-\$24,999	0.30%
\$25,000-\$49,999	0.40%
\$50,000 +	0.50%
<b>IRA &amp; Share Certificates</b>	
6 Months	0.50%
12 Months	0.90%
24 Months	1.20%
36 Months	1.50%
48 Months	1.90%
60 Months	2.25%
Asset Builder (24 Months)	0.40%

is greater than/equal to \$100K. (3) All mortgage requests that are in first position must have an escrow account in order for the remittance of taxes and insurance. (4) APR will vary based on the prime rate as posted in the Wall Street Journal plus or minus a margin and based on LTV and your credit rating. The current prime rate is 3.25% as of 01/01/12. (5) Annual percentage yield. Rate effective 01/01/12 and may change at any time without advanced notice.

Certain restrictions and conditions may apply. Visit [www.agriculturefcu.org](http://www.agriculturefcu.org) for current rates.

## Hours & Locations

### Mailing Address

P.O. Box 3419, Alexandria, VA 22302  
e-mail: [members@agriculturefcu.org](mailto:members@agriculturefcu.org)  
website: [www.agriculturefcu.org](http://www.agriculturefcu.org)

Call Center and Online Loan Application - Available 24/7

**South Building Branch** / Hours: 8:30 am - 3:30 pm  
USDA, Room SM2  
1400 Independence Ave, SW  
Washington, DC 20250

**Cafeteria Branch** / Hours: 7:30 am - 3:00 pm  
USDA, Room 1210

**Park Center Branch** / Hours: 8:30 am - 3:00 pm  
(703) 578-2918

**Riverdale Branch** / Hours: 8:30 am - 3:30 pm  
(301) 277-2295

**Smithsonian Branch** / Hours: 8:30 am - 3:30 pm  
(202) 357-2981

Visit website for branch locations.

### Contact Information

24-hour Call Center - (202) 479-2270 / (800) 368-3552

Fax - (202) 479-3877

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

(202) 479-2270 / (800) 872-AFCU (2328)

24-hour Loans by Phone - (888) 451-5626

CU Service Center - <http://www.cuservicecenter.com>

Lost or Stolen Visa Card - (800) 449-7728

## Board of Directors

[directors@agriculturefcu.org](mailto:directors@agriculturefcu.org)

Clifton Jeter, Chair

Wilhelmina Bratton

Stephen Hawkins, Vice-Chair

Iris Carter

John Link, Treasurer

Preston Davis

David Rose, Secretary

Patricia O'Connell

Elard J. Phillips

## Supervisory Committee

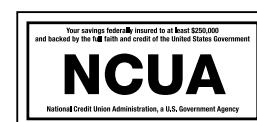
[supervisory@agriculturefcu.org](mailto:supervisory@agriculturefcu.org)

Jim Holohan / Ricardo Krajewski / Senney Turner

## President/CEO

Margie Click: [margieclick@agriculturefcu.org](mailto:margieclick@agriculturefcu.org)

(1) Annual percentage rate. Rate effective 01/01/12 and may change at any time without advanced notice. Rate may vary as it is determined by an evaluation of credit, amount, term and other factors. (2) Closing costs must be paid if loan remains open for less than 24 months or loan amount



Federally Insured by NCUA

