

Introducing AgFed's First Time Auto Buyer Program

Are you:

- Looking to buy your first car?
- At least 18 years old?
- Just started a job? (working part-time or full-time)
- Little to no credit history?
- No co-signer?

Our Program is Designed for YOU!

- Pay via direct deposit or automatic transfer and get **.25% off your qualifying rate***
- Receive an **additional rate deduction of .25%**** if you have a 3.0 GPA or Higher!
- No fees, costs or prepayment penalties
- Helps you establish credit history

Rates as low as **1.99%** APR*

Apply online at www.agfed.org or call (888) 451-5626.



*APR is annual percentage rate. The published rate is effective 07/01/12 and may change at any time without advance notice. Your rate will be reduced by .25% when you qualify for the First Time Auto Buyer Program. Rate cannot go below our lowest current offering for the term requested. Rate quoted is based on new/used auto with term of 24 months or less. New/used auto with a 60 month term is as low as 2.49% and the estimated monthly payment for a \$20,000 auto loan is \$354.90. Rate may vary as it is determined by an evaluation of credit, amount, term and other factors. All loans are subject to credit approval. Private party purchases or auto as collateral for a personal loan do not qualify for this program. Must show proof of insurance at the time of auto loan closing. Existing AgFed auto loans are ineligible. Certain restrictions and conditions may apply. **Must show school transcript to receive the additional .25% discounts on rate. Rate cannot go below our lowest current offering for the term requested. Student must have a GPA of 3.0 or higher in order to qualify for the additional discount on the rate.

We are **more convenient** than you think!

With over 75,000 ATMs and 4,500 Branches - there is a branch or ATM near you.

Use our online ATM and Branch locator to find our nearest branch and surcharge-free ATM!

ATM & Branch Locator

ATMs Branches

Zip Code...

Simply put in your zip code and go.



Visit our website at www.agfed.org.

Back-to-School Signature Loans



It seems like your children just got out of class for the summer, but before you know it, they'll be heading back to school. Are you ready for the new school year yet? AgFed is the perfect resource for all

your school requirements, whether that is new books, clothes, a laptop, or for whatever you need!

Get all of your back-to-school shopping done with a low rate Signature Loan from AgFed! Rates as low as **7.99%** APR*

Apply online at www.agfed.org or call (888) 451-5626, day or night.

* APR is Annual Percentage Rate. Published rate effective 07/01/12 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. Post secondary school loans not eligible. Certain restrictions and conditions may apply.

CREDIT UNION NEWS

USDA Farmer's Market & AgFed!

Check out the USDA Farmer's Market - they have fresh veggie and fruit for a healthy living. And don't forget to stop by AgFed's table for a healthy financial life too.

Location: USDA parking lot, corner of 12th Street & Independence Avenue, S.W.

Dates: Every Friday - June 1st to November 16th

Time: 10:00 a.m. to 2:00 p.m.

HOLIDAY CLOSINGS

Independence Day - Wednesday, July 4th

Labor Day - Monday, September 3rd



Join us in
celebrating
USDA's 150th
anniversary.

Check our website
for Specials.

Something for Nothing: Save Money With These Free Finds

You don't have to spend a lot of money to have fun or get the services you need. Here are some ideas:

- **Libraries** - Visit your local library to find free audios, videos, and DVDs.
- **University events websites** - Attend free lectures, plays, and concerts.
- **Local events websites** - Enjoy outdoor concerts, family outings, and anticipate coming attractions.
- **Public attractions** - Go to museums or gardens during designated free days.

Plus, AgFed offers free online resources, seminars, and financial counseling – visit our website at www.agfed.org for more information.

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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

VISIT

WWW.AGFED.ORG

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



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