

Winter 2012

AgFed's Visa Platinum Credit Card The Choice is Yours...

Choose **12.90% APR⁽¹⁾** and **CASH Rebates*** paid out monthly with no limit.
OR

Choose a **LOWER Rate as low as 9.25% APR⁽¹⁾⁽²⁾**.

No matter which card you choose there is no teaser rate or annual fee!

Plus, transfer your balance from a non-AgFed credit card and get a **2.99% APR⁽³⁾** rate. **NO** balance transfer fee applies.



Apply online at www.agfed.org!

APR is annual percentage rate. Certain restrictions and conditions may apply. Cardholder agreement will be provided when approved.

(1) Qualification for a VISA® Platinum is based on a credit evaluation and other factors. (2) APR is based on the Prime Rate published in the Wall Street Journal plus or minus a margin and based on evaluation of credit. Your actual APR will be disclosed at the time of credit approval. Not all applicants will qualify for the lowest rate. (3) Rate quoted is for balance transfers from non-AgFed accounts. Rate applicable for 12 months from the first qualifying transaction. *Rebate is based on purchases only and is calculated on net purchases. Rebate amount is automatically credited to your Visa account monthly. Account must be open and in good standing to earn and receive rebates. Rebate is non-transferable. Terms and conditions may change, member will be given advanced notice.

AgFed Board of Directors Volunteers Needed

The annual election for our Board of Directors is just around the corner. We invite any member who wants to get more involved in AgFed to consider running for a position. The Credit Union values every qualified member's participation, leadership and talents, so we encourage members to apply.

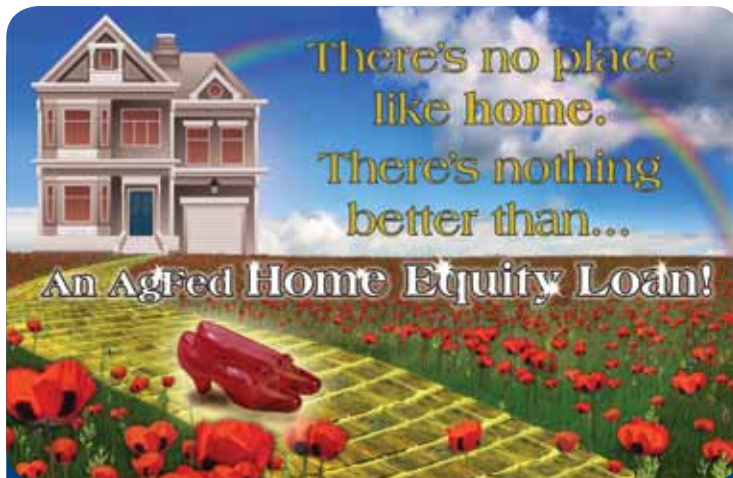


If you are interested in serving a volunteer term on the Credit Union's Board of Directors, pick up an application at any branch or e-mail:

rebeccag@agriculturefcu.org - must be submitted by January 22, 2013.

If mailing, please send to:

AgFed Attn.: Nominating Committee
PO Box 3419
Alexandria, VA 22302.



If you own your home, you may have a substantial cash reserve right under your roof!

A **Home Equity Loans or HELOCs** are a convenient way to pay for:

- College tuition
- Home improvements
- Bill consolidation
- A vacation or wedding

Visits www.agfed.org for our current rates and to apply today!

CREDIT UNION NEWS

Help AgFed spread joy during this holiday season by participating in our annual food and toy drives!

From October 29th through November 19th, we will be accepting donations of unexpired canned and boxed food items. All donations will be given to Bread for the City, an agency that assists struggling residents in Washington, DC.

From November 26th through December 21st, we will be accepting donations of new toys, clothes, and toiletries. These items will be donated to Children's National Medical Center.

We appreciate our members' generosity!



Join us in celebrating USDA's 150th anniversary.

Check our website for Specials.

HOLIDAY CLOSINGS

Columbus Day

Monday, October 8th

Veterans Day

Monday, November 12th

Thanksgiving

Thursday, November 22th

Christmas Day

Tuesday, December 25th

New Year's Day

Tuesday, January 1st

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

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

AgFed
Credit Union
Your Partner for Life

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