

Spring 2013



Unlimited Possibilities...home improvements, high-interest debt consolidation, educational expenses or a vacation.

## Home Equity Line of Credit

- Variable rate as low as **3.25%** APR<sup>(1)(2)</sup>
- Borrow as much as \$250,000 with easy access to your line of credit for 7 years and a repayment term of 15 years!

## Home Equity Loan

- Fixed rate as low as **3.99%** APR<sup>(1)</sup>
- Make it affordable with flexible terms up to 240 months!
- Borrow as much as \$250,000

This spring, let AgFed help get the cash you need, headache-free. **Apply online TODAY at [www.agfed.org](http://www.agfed.org)!**

(1) APR is annual percentage rate. The published rate is effective 04/01/13 and may change at any time without advance notice. All loans are subject to credit approval and evaluation of collateral. Rate and amount may be adjusted based on Loan-to-Value (LTV). The maximum LTV is 85%. The Credit Union currently waives the closing costs at loan origination, which is a conditional benefit being provided to you. The collection and recovery of these conditionally waived costs would only occur upon prepayment of the loan within 2 years of the origination. All mortgage requests that are in first position must have an escrow account in order for the remittance of taxes and insurance. Flood and/or hazard insurance may be required. Property must be located in the continental U.S., excluding AZ, CA, FL, 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 04/01/13.

## Rates as low as **1.49%** APR\*!

No one does **Auto Loans** like AgFed. With quick approvals, great rates, and flexible terms, AgFed puts you in the driver's seat when shopping for your new, used or refinanced vehicle.

Don't forget to add AgFed's Member Loan Protection, Guaranteed Auto Protection (GAP), and Route 66 Extended Warranty®.

**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 04/01/13 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 1.99% and the estimated monthly payment for a \$20,000 auto loan is \$350.48. 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.



## Not Your NORMAL Checking

Minimum Balance	<b>ZERO</b>	iPhone and Android Apps	<b>FREE</b>
Monthly Service Fee	<b>ZERO</b>	Direct Deposit and eStatements	<b>FREE</b>
Online Banking and Active Bill Pay	<b>FREE</b>	Surcharge-Free ATMs	<b>FREE</b>
Mobile Banking	<b>FREE</b>	VISA® Debit/ATM Card	<b>FREE</b>

**Make the switch today, at [www.agfed.org](http://www.agfed.org)!**

# CREDIT UNION NEWS

## Annual Meeting

You are cordially Invited to AgFed's 78th Annual Meeting on April 24, 2013.

**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.

## 2013 Credit Union Cherry Blossom 10 Mile Run

AgFed would like to thank everyone who participated in the 2013 Credit Union Cherry Blossom 10 Mile Run on April 7th.

## USDA Farmer's Marketing

Starting June 7th, AgFed will have a booth at the USDA Farmer's Market every Friday. In addition, we have an on site ATM.

## Dollar & Sense Reality Fair

The MD & DC Credit Union Association presents the 2013 Dollar & Sense Reality Fair at Allegany County Fair Grounds Multipurpose Building.

**Date:** Thursday, May 2, 2013

**Time:** 9:00 am until 11:00 am &  
12:00 pm until 2:00 pm

**Place:** 11490 Moss Avenue Extended  
Cumberland, Maryland 21501

## Grand Opening: Patriots Plaza III

You are cordially invited to celebrate AgFed's newest full service branch in Patriots Plaza III.

**Date:** Tuesday, April 23, 2013

**Time:** 11:00 am until 1:00 pm

**Place:** 355 E Street, SW, Suite 3-190  
Washington, DC 20024

- Meet and Greet with Senior Management
- Lunch will be served
- Prizes and Giveaways

**The celebration continues with an Exclusive  
Loan Offer from April 23rd until April 25th!**

## HOLIDAY CLOSINGS

**Memorial Day - Monday, May 27th**

### 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.



Federally insured by NCUA

### 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