

Winter 2013

Turbo Tax

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Open an AgFed IRA Today and Have the time of your life TOMORROW!

Wouldn't it be nice to retire early with money to spare? Or to be prepared for college expenses? That's a real possibility with regular contributions to your traditional, Roth, or Coverdell Individual Retirement Account at AgFed.

If you have not made a 2012 contribution, you still can until April 15, 2013.

For current rates visit ww.agfed.org.



AgFed Auto Loans New, Used or Refinance



rates as low as **1.49%** APR*

Buying a car has never been easier. AgFed has everything you need:

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- Fast and easy approval process
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- Flexible payment options

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

*APR is annual percentage rate. The published rate is effective 01/01/13 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.

CREDIT UNION NEWS

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.

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.

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

HOLIDAY CLOSINGS

Martin Luther King, Jr. Day
Monday, January 21st

Presidents' Day
Monday, February 18th

2013 Credit Union Cherry Blossom

AgFed will be participating in the 2013 Credit Union Cherry Blossom Run/Walk event benefiting The Children's Miracle Network! Come support your Credit Union on Sunday, April 7th.

\$11,000 College Scholarship Award Program

Are you or a family member headed to college or trade school in 2013? AgFed and the Credit Union Foundation of MD & DC is pleased to announce a college scholarship opportunity that may make it easier for you to meet tuition costs. The \$11,000 Credit Union College Scholarship Program for 2013 is underway now! Our college-bound members are eligible to apply for one of ten \$1,000 essay-based scholarships and one \$1,000 video-based scholarship.

This year's essay and topics are: How can your credit union help you become financially literate?

Deadline for applications is March 31, 2013.
Awards will be made in May 2013.

We pleased to offer this opportunity for our young members. Deserving students who are entering their freshmen through senior year of college and are AgFed members may apply.

The essay-based and video-based applications can be found at <http://cufound.org/scholarship.htm>.

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
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VISIT

WWW.AGFED.ORG

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ON OUR PROMOTIONS, PRODUCTS AND SERVICES.



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24-hour Loans by Phone:
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