



The Sheaf

Summer 2013

Remote Deposit



With AgFed's Remote Deposit you can deposit your check from anywhere using our Mobile Banking App (available for iPhone, Android, or Tablet). Whether it's 1 AM, or you don't want to go out in the crazy rain storm, or you are away on a business trip, you don't need to waste time or gas driving to a branch or looking for the nearest deposit-taking ATM. Talk about convenient. It is secure, easy to use, and in the palm of your hand!

Coming Soon...Desktop Remote Deposit for members who do not have a smartphone.

Get your funds faster with Remote Deposit, visit www.agfed.org for all the details.



Welcome HOME!

Whether you're buying your first home, refinancing, or investing in vacation property, AgFed can help you save money and get the house of your dreams.

We offer both fixed and adjustable mortgages, terms up to 40 years, quick, convenient online applications and approval within minutes.

Take advantage of historically low interest rates, apply online at www.agfed.org or call (800) 231-8855.



Back-to-School Signature Loans

AgFed knows how overwhelming back-to-school shopping can be. With a low rate Signature Loan it is very simple...you can get all the school requirements you need including new books, clothes, a laptop, or whatever you need!

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 07/01/13 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 7th to November 15th

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

Youth Seminar

AgFed's Annual Youth Seminar will be Saturday, September 14th. Check our website for full details closer to the event. We look forward to see you there.

Habitat for Humanity

On September 25th, five AgFed employees will be volunteering for build a day at Habitat for Humanity. This annual event is to help people who are less fortunate than others. This is another way AgFed continues to help in the community.

HOLIDAY CLOSINGS

Independence Day - Thursday, July 4th Labor Day - Monday, September 2nd



Free yourself from high interest rates and transfer your balances today to an AgFed VISA® Platinum or Classic Credit Card.

*APR is annual percentage rate. Rate is effective as of 07/01/13. Rate quoted is for balance transfers from non-AgFed accounts. Rate applicable for 12 months from the first qualifying transaction. Certain restrictions and conditions may apply. Cardholder agreement will be provided when approved.

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
- Remote 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

Credit Union Your Partner for Life

VISIT WWW.AGFED.ORG

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)

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

e-mail Address:

members@agriculturefcu.org





Mobile Banking Address:

mobile.agriculturefcu.org