

Winter 2013



Drive More Car. Keep More Cash...

rates as low as **1.74% APR***

We all love our cars. And our trucks, SUVs, and hybrids. Whichever wheels fit your style, AgFed has the loan to fit your needs. You will enjoy flexible terms, low monthly payments, fast and convenient approval process, and shopping assistance.

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

*APR is annual percentage rate. The published rate is effective 10/01/13 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 2.24% and the estimated monthly payment for a \$20,000 auto loan is \$352.69. 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.

Discover Affordable Worry-free Driving with AgFed's Auto Club

We now offer Auto Club, a roadside assistance program created exclusively for our members and provides unparalleled service and unprecedented value. AgFed Auto Club offers a wide range of roadside assistance services and other travel-related benefits to keep you on the road.

Auto Club's professional customer service team is just a phone call away and ready and waiting to assist you 24 hours a day, 7 days a week, 365 days a year. They're always there when you need them.

Visit our website at www.agfed.org to learn more.

worry-free driving.

Unparalleled service and value in roadside assistance.



The screenshot shows the AgFed Credit Union website homepage. At the top, there is a navigation menu with links for 'Join Now', 'About Us', 'Contact Us', 'Locations & Hours', 'Rates & Fees', 'Forms', and 'Calculators'. Below the navigation is a search bar and an 'Online Banking Login' button. The main content area features a large banner for 'AgFed Checking has never been MORE CONVENIENT' with a sub-headline 'Now with Remote Deposit!'. To the right of the banner is a 'Find a Location' widget with options for 'ATMs' and 'Branches'. Below the banner is a '10% OFF Sprint' offer. At the bottom, there are four service categories: 'Become a Member', 'Home Equity Loans', 'Auto Loans', and 'Mortgage Loans', each with an icon and a 'learn more' link.

AgFed is very excited to announce our new website design. We hope you like it as much as we do. Please explore the new site and your feedback is always welcome. Thank you for being a loyal AgFed member!

The screenshot shows the 'Signature Loans' page on the AgFed Credit Union website. The page features a header with the AgFed logo and navigation links. Below the header is a search bar and an 'Online Banking Login' button. The main content area is titled 'Signature Loans' and includes a sub-headline 'What would you do with your signature loan? We have many options just for you...'. There is a prominent 'Apply for a Loan' button. Below this, there is a list of loan products: 'First Mortgages', 'Home Equity', 'Auto Loans', 'Visa Credit Cards', 'Signature Loan', 'LifeLine of Credit', 'Share Secured', 'Better Way Loan', and 'Member Loan Protection'. A 'Loan Rates' link is also visible. At the bottom, there is a 'Protect Yourself' button and a 'Signature Loan Protection Calculator' link.

CREDIT UNION NEWS

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 31, 2014.

If mailing, please send to:

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

We invite you to join us to celebrate **International Credit Union Day** on October 17, 2013!
Stop by one of our branches for fun giveaways.

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

From November 1st through November 25th, 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 December 2nd through December 20th, 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!

HOLIDAY CLOSINGS

Columbus Day

Monday, October 14th

Veterans Day

Monday, November 11th

Thanksgiving

Thursday, November 28th

Christmas Day

Wednesday, December 25th

New Year's Day

Wednesday, January 1st

Mailing Address:

P.O. Box 3419
Alexandria, VA 22302

24-hour Member Service:

(202) 479-2270
(800) 368-3552

e-mail Address:

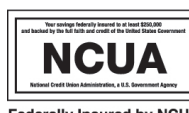
members@agriculturefcu.org

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