

Winter 2014

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Get your taxes done right and enter for a chance to win up to \$10,000!

This year you could win triple your refund amount (or the amount you owe) when you do your own taxes with TurboTax. Simply try any TurboTax Online product through [www.agfed.org](http://www.agfed.org) and get an opportunity to win up to \$10,000<sup>(1)</sup>. **Start TurboTax now for free and be entered for a chance to win!**

(1) TurboTax Triple My Refund Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the fifty (50) United States or the District of Columbia, 18 years of age or older at time of entry. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/27/14. Subject to complete Official Rules and all applicable federal, state and local laws. For Official Rules including odds of winning, alternate method of entry, and prize descriptions, visit our website at [www.agfed.org](http://www.agfed.org). The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period.

There's a better way to save for tomorrow.



## Open an AgFed IRA Today!

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 Individual Retirement Account, or Coverdell Savings Account at AgFed.

If you have not made a 2013 contribution, you still can until April 15, 2014.

For current rates visit [www.agfed.org](http://www.agfed.org).

## Happy New Auto Loan!



A great way to celebrate 2014 is by purchasing a new or used vehicle. And AgFed is making it easier than ever to purchase that vehicle with a variety of auto loan options.

Apply online at [www.agfed.org](http://www.agfed.org)

We have rates as low as **1.74% APR\***, so no matter what kind of car you're looking for, we can save you money.

- Flexible financing options for your budget
- No application or origination fees
- Easy and fast approval process

Enjoy extra benefits including Guaranteed Auto Protection Insurance, Route 66 Extended Warranty, and Member Loan Protection.

Already financed your dream car? We can refinance your auto loan and save you hundreds of dollars!

\*APR is annual percentage rate. The published rate is effective 01/01/14 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.

# 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 79th Annual Meeting on May 7, 2014.

**Time:** Noon

**Place:** Jefferson Auditorium  
USDA South Building  
14th & Independence Ave, SW  
Washington, DC 20250

**The Credit Union started in 1934 and we will be celebrating our 80th Anniversary in 2014.**

## HOLIDAY CLOSINGS

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

Presidents' Day  
Monday, February 18th

## 2014 Credit Union Cherry Blossom Run/Walk

AgFed will be participating in the 2014 CU Cherry Blossom Run/ Walk event benefiting The Children's Miracle Network! Come support your Credit Union on Sunday, April 6th.

## \$12,000 College Scholarship Award Program

Are you or a young family member headed to college or trade school in 2014? AgFed and the Credit Union Foundation of MD & DC is pleased to announce a college scholarship. Apply for one of ten \$1,000 essay-based scholarships; one \$1,000 video-based scholarship; and new for 2014, one \$1,000 photo-based scholarship. And, yes, you may apply in all three categories!

**This year's essay and video topics are:** "What can you do to help yourself become financially literate?" Photo applicants are asked to capture and submit a photograph that represents a credit union core value.

**Deadline for applications is March 31, 2014.** Awards will be made in May 2014. Visit our website for full details.

## 2014 Health and Fitness Expo

AgFed will be participating in the 21st Annual NBC4 Health & Fitness Expo at the Washington Convention Center on January 11-12, 2014. We will be one of the sponsors of the Financial Fitness Pavilion - stop by our booth on Saturday or Sunday.

**Mailing Address:**  
P.O. Box 3419  
Alexandria, VA 22302

**24-hour Member Service:**  
(202) 479-2270  
(800) 368-3552

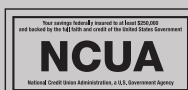
**e-mail Address:**  
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**Credit Union**  
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VISIT

**WWW.AGFED.ORG**

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ON OUR PROMOTIONS, PRODUCTS AND SERVICES.



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(800) 872-AFCU (2328)

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