

Spring 2014



## The Possibilities are endless with a Home Equity from AgFed.

Dreaming of redoing your kitchen? Installing a swimming pool? Paying off your debts?

- Fixed Rate **Home Equity Loan** as low as **4.24% APR<sup>(1)</sup>**
  - Variable Rate **Home Equity Line of Credit** as low as **3.25% APR<sup>(1)(2)</sup>**
  - Extended borrowing power with up to 85% of your home's equity.
  - Take advantage of flexible repayment terms (up to 20 years).
  - Interest paid on your Home Equity Loan may be tax deductible.
- Consult your tax advisor.

**Get started on your dreams TODAY by applying online at  
[www.agfed.org](http://www.agfed.org) or calling (888) 451-5626!**

(1) APR is annual percentage rate. The published rate is effective 04/01/14 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 closure 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 04/01/14.

## You won't find a better value than a Checking Account from AgFed.

**NO** minimum balance requirements, **NO** monthly service fees and a Visa Debit Card that gives you worldwide ATM access and hassle-free purchasing power!

Whether you're globe trotting or traveling around the city, you can bank safely and conveniently with us. Our **FREE** Online Banking and **FREE** Mobile Banking features allow you to transfer funds, pay bills, and monitor your account activities, 24/7.

Plus, with our **FREE** iPhone, Android, and Tablet Apps you can deposit your check anytime, anywhere with Remote Deposit.



**Love Shopping? Hate Fees?**  
**Open an AgFed Checking!**

**Switch your account TODAY! To learn more go to [www.agfed.org](http://www.agfed.org) or call (800) 368-3552.**



## Welcome Home!

You worry about the move in date and let AgFed help you with the financing. Plus, for a limited time get **\$2,500<sup>(1)</sup> towards closing costs!** We offer fixed and adjustable rate mortgages, flexible terms up to 30 years, **as little as 3% down<sup>(2)</sup>**, convenient online applications and fast approvals.

**Don't wait another day, call (888) 451-5626 or visit  
[www.agfed.org](http://www.agfed.org) to learn more or apply.**

(1) Closing cost offer is limited up to \$2,500 per loan. Promotion is valid only for adjustable rate mortgage refinances with a maximum loan to value of 80% or first time home buyers with a maximum loan to value of 90%. Owner occupied properties only. (2) To qualify for the 3% down payment program, PMI and qualifications for minimum credit score and debt to income ratio apply. Please refer to [www.agfed.org](http://www.agfed.org) for full terms and conditions.

# CREDIT UNION NEWS

## 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

Prize drawings - you must be present to win.

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

## 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 6th.

## USDA Farmer's Marketing

Starting June 6th, AgFed will have a booth at the USDA Farmer's Market every Friday. In addition, we have an on site ATM.

## HOLIDAY CLOSINGS

**Memorial Day - Monday, May 26th**

## Products and Services

### Savings/Checking

- Share Savings
- Share Draft Checking
- VISA Debit/Check Card
- Share Certificates
- IRAs
- Money Market

### 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

### Electronic Services

- Online Banking
- Online Bill Pay
- eStatements
- Personal Financial Management Tool
- Person to Person Payment

## 2014 CUMA Mortgage School

The Mortgage School will cover the key aspects of the home-buying process.

**Date:** Saturday, May 3, 2014

**Time:** 9:00 am – 12:00 pm

**Place:** The Waterford Hotel  
65 Commerce Street  
Springfield, VA 22150

And you are able to obtain a free copy of your credit report during this session\*!

Space is limited. Go to [www.agfed.org](http://www.agfed.org) to get the registration form and fax it to (202) 479-3821 no later than Monday, April 21, 2014.

\*We must receive a completed registration form with signature to obtain a copy of your credit report. Your credit report will be made available at the Mortgage School event.

### 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](mailto: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](http://mobile.agriculturefcu.org)