

Fall 2014

Tips for buying a car

Find the right car for you -- do your research. Not only is it important to know what kind of car you would like, but how much you are willing to spend. Have a good understanding of what features you would like included and which you are willing to pay extra for.

- 1. Do your homework** – Get an online price quote; the more quotes you get from multiple dealers the more bargaining power you have when you are ready to buy.
- 2. Don't buy the first car you see** – when you first go to a dealership you shouldn't be looking to buy...look to browse, so you know your options.
- 3. Understand the fees** – make sure you take a close look at all the numbers in the contract. It is important to know what you are paying for and know what you are agreeing to.
- 4. Be ready to walk away** – you have the leverage. Dealerships want to make a sale so they may be willing to lower the price rather than lose the sale altogether.



The most important thing to remember is to contact AgFed before you go to the dealer to make sure you get the best rate. **AgFed Auto Loan rates as low as 1.24% APR***. Getting pre-approved for a loan will give you added confidence in negotiating a good price.

Apply today at www.agfed.org.

*APR is annual percentage rate. The published rate is effective 10/01/14 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 1.99% and the estimated monthly payment for a \$20,000 auto loan is \$350.50. 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.

Love your savings.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

AgFed is excited to offer our members exclusive discounts and benefits on products and services you use every day. Our members have already saved over \$1 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- Exclusive discounted pricing on most new **Buick, Chevy, or GMC** vehicles with the AgFed Member Discount from GM.
- Save 10% on select regularly priced **Sprint** monthly service. Plus, waived activation and upgrade fees (up to \$36 savings for each)



**LOVE MY
CREDIT UNION
REWARDS**

Savings of up to 50% off other popular plans from **Credit Union Auto Club**.

- Save up to \$15 on **TurboTax** Federal tax products
- Save on services for your home from **ADT, DIRECTV, Allied Van Lines**, and more.
- Earn cash back when you shop at over 1,500 online retailers with **Love to Shop**.

The more offers you take advantage of, the more you save. **Start saving today at www.agfed.org/member-discounts/!**

CREDIT UNION NEWS

Fall Donation Drive

Everyday hundreds of kids are being treated at Children's National Hospital. Many of these young patients are traumatized when they receive treatment and do not have the basic necessities. The Hospital has a very specific need for underwear for the kids and AgFed, along with the Credit Union community, is asking our members to help us fill this need.

Beginning September 29, 2014, AgFed branches will be collecting packages of new underwear for the children, benefiting Children's National Hospital. All toddler, children, teen/adult sizes are needed. The collection will end on October 23, 2014.

Thank you for your continued support of AgFed and the communities we serve.

Donate this Holiday Season

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

From November 3rd through November 21st, 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 DC.

From December 1st through December 22nd, 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.

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. We value 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:

wingy@agriculturefcu.org - must be submitted by January 26, 2015.

If mailing, please send to:

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

HOLIDAY CLOSINGS

Columbus Day

Monday, October 13th

Veterans Day

Tuesday, November 11th

Thanksgiving

Thursday, November 27th

Christmas Day

Thursday, December 25th

New Year's Day

Thursday, 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

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

