

Save More Without Sacrificing your Lifestyle

Spring 2015 Edition

*Short of winning the lottery or landing a Wall Street-sized bonus, can you end up with more money every month without giving up luxuries?
Sure you can!*

It'll take some time and effort, but there's money to be found if you look for it.

- **Shop around for services.** Home insurance, auto insurance, gym membership, Internet, cable, cell phone, etc.. Chances are, you can shop around and find a better deal on things you use on a regular or monthly basis.
- **Look at what you're using-and what you're not using.** If you have a monthly gym membership but only go twice a month, would you be better off paying an entrance fee? Find out what options exist. The same goes for cable, unlimited talk cell phones, Internet access, and anything you can be paying for but not using much.
- **When it really doesn't matter, go generic.** Staples, such as sugar, flour, rice, and even poultry may be just as good when you buy the store brand. Find out by taste-testing. Once you've decided which brands to bypass, keep a little envelope in your wallet where you can stash the amount you saved during each shopping trip.
- **Shop Savvy.** If you enjoy shopping, you can get the same thrill shopping a flea market or yard sale as you would the mall. Enjoy online shopping? Try Craig's List! You'll save money and have more fun.
- **Trade lower value for higher value.** If you're paying more for a home, car, clothes, anything that's not making you happy, consider trading down so you have more money for what you really want it for, whatever that may be.
- **Join AgFed's holiday/vacation club.** If you save a little at a time, chances are you won't feel a big impact on your overall budget. But when you get a chunk of change deposited into your account, you'll have it for something that's important to you. Plus, we can make it easier to save by setting up an automated transfer every time your direct deposit is completed.

It's easy to feel stuck in your lifestyle, and our consumer culture makes other people's lives seem so attractive. But take a minute to ask yourself what you really want, and see if you don't already have the means to make at least some of it happen.

If want more advice or to begin exploring the ways AgFed can help you to better financial health, call us at (800) 368-3552 or email members@agriculturefcu.org with your questions.

Refinance your car or truck loan today at agfed.org!

24 months/as low as	1.24% APR ⁽¹⁾
36 months/as low as	1.49% APR ⁽¹⁾
48 months/as low as	2.24% APR ⁽¹⁾
60 months/as low as	2.24% APR ⁽¹⁾
72 months/as low as	2.74% APR ⁽¹⁾
84 months/as low as	3.49% APR ⁽¹⁾

(1) Annual percentage rate. Offering rates are subject to change without notice. The rates and terms for these products are determined by applicant credit and payment history. Term is determined by loan amount. Actual rate may vary. Example payment for a 60 months new/used auto loan for \$20,000, at a rate of 2.24 would be \$352.66 per month. Certain restrictions and conditions may apply. Please visit agfed.org for most current offering rates.



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AgFed News

2015 Board of Directors Election

Beginning March 30th, 2015, eligible AgFed members may begin to cast their vote for the AgFed Board. Members who are enrolled in eStatements will receive their voting ballots and instructions via email and all others will receive paper ballots.

Members must cast their votes no later than April 24th, 2015.

If you did not receive your ballot, please contact the Credit Union.



80th AgFed Annual Meeting New Meeting Location

AgFed's 80th Annual Meeting is quickly approaching! We will review the results of the elections and you'll have the opportunity to meet the Board of Directors.

When: Wednesday, April 29th, 2015

Where: **U.S.D.A. South Building - Cafeteria**
1400 Independence Ave, SW
Washington, DC 20250

Time: 12:00pm

For all non-USDA employees, please use C Street, Wing 2 entrance. Proper ID required.

2015 Credit Union Cherry Blossom Ten Mile Run

Come and cheer on the AgFed team as we run/walk for a great cause on Sunday, April 12, 2015 at the Washington Monument Grounds! We'll see you at the finish line!



Your Partner for Life

www.agfed.org 800.368.3552

U.S.D.A. South Building - SM2
1400 Independence Ave., SW
Washington, DC 20250

Mailing Address:

P.O. Box 3419
Alexandria, VA 22302

Contact us - if you're up, we're up
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members@agriculturefcu.org

Holiday Closings

May 25th, 2015
Memorial Day

Watch the National Memorial Day Parade, beginning at 2pm. The parade of Marching Bands and Veterans units from all 50 states steps off at the corner of Constitution Avenue and 7th Streets, NW and proceeds along Constitution Avenue, past the White House, ending at 17th Street. The National Memorial Day Parade is sponsored by the World War II Veterans Committee.

July 4th, 2015
Independence Day

Washington DC is a spectacular place to celebrate July 4th! The National Mall, with Washington DC's monuments and the U. S. Capitol in the background, forms a beautiful and patriotic backdrop to America's Independence Day celebrations.

Visit www.dc.about.com for holiday celebration details!

Go ahead, take your time and enjoy your morning coffee.

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