

The Leaves are Falling, and the Holiday Season is near!

Fall 2015 Edition

Budgeting for the Holidays.

The leaves are changing colors and we are unpacking our fall/winter wardrobes which means that the Holidays are close behind! According to the National Retail Federation, most families spend approximately \$800 on holiday gifts for their family, friends and co-workers. The shopping is fun, great deals are everywhere and is a part of the holiday tradition, but mindless shopping can drain a budget quickly. It's no wonder setting a budget is essential for everyone who is planning to spread some holiday cheer.

To avoid falling into debt while gift giving, make sure to plan ahead and know how much you want to spend. If you have an AgFed Holiday Club Account, you're ahead of the game! To help you (and your budget) stay on track, make a list of names and the items you would purchase and stick to it. Price compare, don't just settle for the first sale you see, walk around the mall, search online, you can always find great deals! Remember, it's not the gift that you give; it's really the thought that counts!

Read more about the press release from the National Retail Federation using the following link: <https://nrf.com/media/press-releases/gift-givers-plan-splurge-friends-family-this-holiday-season>

Donate this Holiday Season.

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

Food Drive Dates: November 2, 2015 through November 20, 2015

We will be accepting donations of unexpired canned and non-perishable food items. All donations will benefit Bread for the City, a non-profit organization that assists struggling residents in DC.

Toy Drive Dates: December 1, 2015 through December 22, 2015

AgFed will be accepting donations of new toys, clothes and toiletries. These items will benefit the Children's National Medical Center in Washington, DC.

Thank you to all of our members for their generosity!

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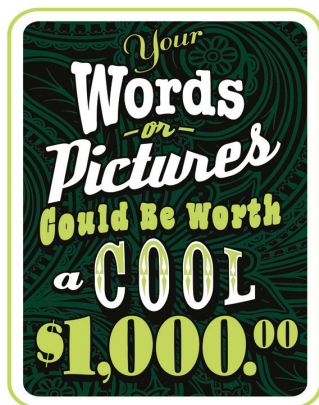
AgFed News

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. We value every qualified member's participation, leadership and talents, so we encourage members to apply.

If you are interested in serving as a volunteer on the Credit Union's Board, pick up an application at any branch or email: marketing@agriculturefcu.org. All applications must be submitted by January 11, 2016.

If mailing, please send to: AgFed - Attn: Nominating Committee
PO Box 2225, Merrifield, VA 22116



Are you headed off to college or trade school in 2016? AgFed is pleased to announce a college scholarship opportunity to make it easier for you to meet tuition costs. The \$12,000 Credit Union College Scholarship Program for 2016 is underway now! College-bound members are eligible to apply for one of ten \$1,000 essay-based scholarships, one \$1,000 video-based scholarship and one \$1,000 photo-based scholarship. Yes, you may apply in all three categories!

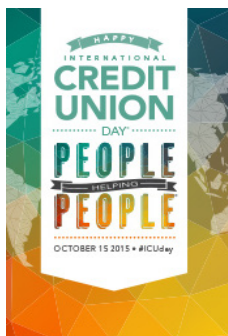
Get started or learn more at agfed.org

The credit union movement began 160 years ago with a simple, but radical, idea. That with the help of your neighbors, you can improve your financial well-being. This idea spread across the world and credit unions flourished, especially during times of economic hardship.

Even after so many years, the bedrock principles of credit unions remain unchanged. Credit unions are people coming together to be their own bank, so no one can deny them a path to prosperity.

People helping people.

To celebrate this powerful movement, join AgFed Credit Union in celebrating on Oct. 15, 2015.



Holiday Closings

*October 12, 2015
Columbus Day*

*November 11, 2015
Veteran's Day*

*November 26, 2015
Thanksgiving Day*

*December 25, 2015
Christmas Day*

*January 1, 2016
New Year's Day*

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AgFed

Credit Union

Your Partner for Life

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

Mailing Address:
P.O. Box 2225
Merrifield, VA 22116

Email us at
members@agriculturefcu.org

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