

*It's a New Year!*

*Let AgFed Help you Save for Tomorrow*

Winter 2017 Edition

## 6 Ways to Save in 2017

- 1. An AgFed IRA** — Wouldn't it be nice to retire early with money to spare? Or be prepared for college expenses? AgFed can help you achieve this with regular contributions to your Traditional or Roth Individual Retirement Account, or Coverdell Savings Account.
- 2. Consolidate your debt with a Signature Loan** — Paying off debt improves your credit score and saves you from costly interest rates. Borrow up to \$30,000 with flexible repayment terms up to 60 months, predictable monthly payments and no prepayment penalty.
- 3. An AgFed Share Certificate** — Don't let your money sit with a low interest rate. An AgFed Share Certificate will yield a higher interest rate with the option to choose from terms ranging from 6 to 60 months.
- 4. Open an AgFed Money Market Account** — Open a tiered Money Market account and as your balance grows your yield will increase. Your account pays monthly dividends with convenient account access and no early withdrawal penalty.
- 5. Refinance your Auto Loan** — Paying too much for your auto loan? Refinance with AgFed and you could save hundreds while enjoying extra benefits including low cost GAP protection and competitively priced Route 66 Extended Warranty.
- 6. Transfer your Credit Card balance to an AgFed Visa® Credit Card** — Credit Card debt can creep up with exorbitant interest rates. Transfer your balance to an AgFed Visa® Credit Card with a 2.99% APR balance transfer offer. Visit [www.agfed.org](http://www.agfed.org) for more information.

### Get Your Taxes Done Right - the Easy Way.

AgFed has teamed up with TurboTax® to save you up to \$15 on TurboTax federal products, and a chance to win \$25,000! Just try TurboTax Online for FREE (and provide your email address) by February 16th to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes. Start TurboTax now!

Get started today at  
[www.agfed.org/resources/tax-center](http://www.agfed.org/resources/tax-center)



Live the paper-free life with  
**eStatements**  
Smartphone, tablet and  
computer accessible!

Sign up today at [agfed.org](http://agfed.org)!



Start planning a winter  
vacation!

Visit [agfed.org](http://agfed.org) today!





# AgFed News

## *AgFed Board of Directors — Volunteers Needed*

If you are still interested in serving as a volunteer on the Credit Union's Board, pick up an application at any branch, email [marketing@agriculturefcu.org](mailto:marketing@agriculturefcu.org) or visit our website at [www.agfed.org](http://www.agfed.org) to print an application. All applications must be submitted by Thursday, January 19, 2017.

Nomination for the Board of Directors may also be made by petition. Members in good standing, age 18 or older, may run for election by petition. Petitions must be signed by 240 members, which represents 1% of the membership of 24,012. Members who sign the petition must include their name and account numbers. Petitions are due to the Secretary of the Board and must be received by the Credit Union no after than the close of business 3:30 p.m. on Monday, March 13, 2016. Interested members submitting petitions must also include their account number and a statement of willingness to serve if elected. Along with the petition, a statement of qualifications and biographical data must also be included.

All applications and petitions may be submitted by faxing all documents to (202) 479-3821, attention Nominating Committee or by email to [marketing@agriculturefcu.org](mailto:marketing@agriculturefcu.org). If mailing, please send to: AgFed – Attention Nominating Committee, P.O. Box 2225, Merrifield, VA 22116.

## *Don't Miss the Annual Meeting*

You are cordially invited to attend AgFed's Annual Meeting on April 26, 2017.

**Time:** Noon

**Place:** Room 1

Back of the USDA Cafeteria  
USDA South Building  
14th and Independence Ave, SW  
Washington, DC 20250

We hope you'll make plans to join us!

## *Credit Union Cherry Blossom Run*

On April 2nd, AgFed will once again be a proud sponsor of the Credit Union Cherry Blossom Ten Mile Run! All proceeds from this great event will benefit the Children's Miracle Network Hospitals. Make sure to come and cheer on the AgFed team as we race to the finish line! For more information, visit [www.agfed.org](http://www.agfed.org). If you are interested in joining the run, please email us at [marketing@agriculturefcu.org](mailto:marketing@agriculturefcu.org) to receive details.

## Holiday Closings

**January 16, 2016**

*Martin Luther King Jr. Day*

**January 20, 2016**

*Inaguration Day*

**February 20, 2016**

*President's Day*



**CREDIT UNION  
TRAVEL CLUB**

**FREE FOR AGFED MEMBERS!**

LEARN MORE AT  
[www.cutc.com/agfed](http://www.cutc.com/agfed)

USE ACTIVATION CODE

➔ **AGFEDGO** ➔

**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 22116-9998

**24/7 Online Banking**  
[www.agfed.org](http://www.agfed.org)

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

**24-hour Loan by Phone**  
(888) 451-LOAN (5626)

**24-hour Telephone Banking**  
**A.R.T. (Audio Response Teller):**  
(202) 488-3130 or (800) 872-2328

**Contact us - if you're up, we're up - 24/7 Banking Convenience**  
**Email us at [members@agriculturefcu.org](mailto:members@agriculturefcu.org)**

