

What Sets AgFed Apart

Car buying can be a hassle. Let AgFed help with low rates and convenient services to get you driving the car of your dreams!

- **LOW RATES** With rates as low as 1.49% APR¹ AgFed has some of the lowest auto rates in the industry.
- EXPRESS DRAFT An Express Auto Draft for a pre-approved auto loan works like a blank
 check to purchase a vehicle at any dealership. With financing in hand you have a stronger
 position when negotiating the price of your vehicle. Express Draft also allows you to pay
 for your vehicle and drive out the same day.
- LOW COST GUARANTEED ASSET PROTECTION (GAP) GAP protects you if your car is ever totaled or stolen by paying the difference between the actual cash value of your vehicle and the outstanding loan value at the time of your loss. You are also eligible for \$1,000 towards the down payment of a new vehicle if it is financed through AgFed and up to a \$1,000 rebate for your primary insurance deductible. A one time payment of \$372 will save you big over costly protection from the dealership.
- COMPETITIVELY PRICED ROUTE 66 EXTENDED WARRANTY Protect yourself from high cost repairs from unforeseen mechanical issues. The Route 66 Extended Warranty plan pays for parts and labor for any covered repair. The plan also includes Rental Car Allowance and 24-hour, toll-free Emergency Roadside Service and has no deductible.* You can elect to include the cost of this protection in your AgFed auto loan.
- UNITED BUYING SERVICE (UBS) Improve your car buying experience with UBS. This
 free purchase assistance program has pre-negotiated prices on new and used vehicles to
 save you time and money.
- **REFINANCE THOURGH AGFED** Already have an auto loan? AgFed could save you hundreds with our low rates. Visit agfed.org for more information.

(1) APR is Annual Percentage Rate. Rate may vary as it is determined by an evaluation of credit, amount, term and other factors. Rate is effective as of 03/01/2017. Term is determined by loan amount. All loans are subject to credit approval. Rate quoted is based on new auto loan with the term of 24 months or less. The estimated monthly payment for a \$20,000 new auto loan with a 60 month at a rate as low as 2.49% is \$354.86. AgFed reserves the right to change the published rate at any time without advance notice. New vehicles are considered to be two (2) most current model years. Certain restrictions and conditions may apply.

* Route 66 Extended Warranty plans offer no deductible, policy holders are responsible for payment of filters, fluids and sales tax for any covered repairs at the time of service. Actual terms, coverage and plan costs may vary depending on the vehicle. Other terms and conditions may apply.

Refinance your Auto Loan today at agfed.org!

24 months as low as 1.49% APR1

36 months as low as 1.74% APR1

48 months as low as 2.24% APR1

60 months as low as 2.49% APR1

72 months as low as 2.99% APR1

84 months as low as 3.49% APR1

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AgFed News

82nd AgFed Annual Meeting

AgFed's 82nd Annual Meeting is quickly approaching! We will review the previous year and you'll have an opportunity to meet the Board of Directors!

> When: Wednesday, April 26, 2017

Where: The back of the USDA South Building Cafeteria

> 1400 Independence Ave., SW Washington, DC 20250

Time: 11:30 am

All non-USDA employees please use the Independence Avenue, Wing 3 entrance. Proper ID is required.

AgFed and N.A.R.C. are Merging!

We are pleased to announce that on January 5, 2017, the NARC Federal Credit Union membership voted in favor of the merger into Agriculture Federal Credit Union. We are excited about this new formed partnership and can't wait to bring our members more convenience, products and services. Our commitment remains the same - to be your trusted partner for life.

We will provide more details soon.



Holiday Closings

May 29th, Memorial Day

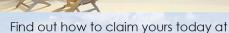
2017 Credit Union Cherry Blossom 10 Mile Run

Come and cheer on the AgFed team as we walk/run to benefit the Children's Miracle Hospitals on Sunday, April 2nd, 2017 at the Washington Monument Grounds.

See you at the finish line!

For a limited time, you could receive a 5 DAY/ 4 NIGHT CRUISE CERTIFICATE FOR TWO*1,2

o Mexico, the Bahamas or the Western Caribbean



www.agfed.org or

by calling (202) 479-2270.

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*This is a limited time offer. AgFed reserves the right to withdraw this offer at any time without advance notice.

1. Cruise certificate is for the cruise only and does not include airfare or transportation to and from the port. All port charges, taxes, customs and fulfillment fees of \$39.60 per day/ per person will be the responsibility of the recipient of the certificate. A non-refundable \$19 per person registration fee (total \$38 total per certificate) is required with your registration form within 45 days of the issue date. Certificate expires eighteen months from date of issue. Recipient must complete the cruise registration form within 45 days. The certificate cannot be replaced, is non-refundable, and has no value, if lost, stolen, destroyed, or expired. Additional restrictions and conditions may apply. Please refer to cruise certificate for complete details. Void where prohibited. 2.

Must meet minimum loan amount conditions, underwriting requirements and collateral qualifications. Normal underwriting conditions apply. For complete promotion details, visit www.agfed.org or call (202) 479-2270.

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

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



