

*Spring into Savings!*

*An AgFed Auto Loan is Easy and Affordable*

## *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% APR<sup>1</sup> 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 THOUGH AGFED** - Already have an auto loan? AgFed could save you hundreds with our low rates. Visit [agfed.org](http://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](http://agfed.org)!*

24 months as low as 1.49% APR<sup>1</sup>

36 months as low as 1.74% APR<sup>1</sup>

48 months as low as 2.24% APR<sup>1</sup>

60 months as low as 2.49% APR<sup>1</sup>

72 months as low as 2.99% APR<sup>1</sup>

84 months as low as 3.49% APR<sup>1</sup>

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## *Take a vacation!*



*Visit [agfed.org](http://agfed.org) for a Signature loan!*



# 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.



Finance your car with AgFed and make no payments for 60 days!

## 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\***<sup>1,2</sup>  
to Mexico, the Bahamas or the Western Caribbean.



Find out how to claim yours today at

[www.agfed.org](http://www.agfed.org) or

by calling (202) 479-2270.

\*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](http://www.agfed.org) or call (202) 479-2270.

# AgFed

## Credit Union

Your Partner for Life

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

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

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

**Mailing Address:**  
P.O. Box 2225  
Merrifield, VA 22116-9998

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

**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)**

