

## Summer Saving Tips

Want to save money this summer and have a little fun? Learn how AgFed can help!

- CREDIT UNION TRAVEL CLUB Dreaming of a vacation? Your AgFed membership includes access to the Credit Union Travel Club. Book hotels, rental cars, airfare, cruises and activities and save 15% to 40% when compared to typical online travel agencies. Membership is free and there are no fees!
- SIGNATURE LOAN Now that you've decided to book that dream vacation, AgFed can help you finance it for less! Take advantage of AgFed's Signature Loan Borrow between \$500 and \$30,000 with rates as low as 8.99% APR¹. Visit agfed.org or call us at (888) 451-LOAN to apply today!
- SHOP SMARTER Don't forget sunscreen and get cash back when you purchase it! Shop
  through Love my Credit Union Rewards and earn cash back when you shop online at your
  favorite stores. Credit union members receive cash back for every purchase at over 1,500
  online retailers. Get started at www.lovemycreditunion.org.
- REFINANCE YOUR EXISTING DEBT Summer road trips are fun. High interest rates aren't. Refinancing with AgFed could save you hundreds on your existing auto loan. Paying high interest rates on other loans? Visit agfed.org to learn about how you'll save by refinancing your Student Loans or Mortgage.
- SAVE WITH THE VACATION CLUB Did you know that you can open a special savings account to fund your vacation? With the Vacation Club account you can! The Vacation Club works like a regular Share account but with the satisfaction of watching your vacation savings grow. Even small payroll deductions and deposits add up and you can withdraw your funds at any time.
- **GET THE KIDS INVOLVED** Help your children start building good money management skills this summer with a Youth Savings account. Funds from allowances and summer jobs can be deposited to earn dividends and encourage your child to save. Additionally your child will receive a fun newsletter twice a year. Visit agfed.org to open an account.

(1) APR is Annual Percentage Rate. Rates are subject to change without notice. Rates are effective as of 06/09/2017. Your actual rate may vary as it is determined by an evaluation of credit, amount and other factors. All loans are subject to credit approval. Certain restrictions and conditions may apply. Post-secondary school loans not eligible. Example Payment: The estimated monthly payment for a \$1,500 personal loan with a 12 month term at a rate of 8.99% APR is \$131.18.

# New Online Banking is Here!

AgFed is pleased to announce that its new online banking system is now live! You will be able to access convenient features such as Bill Pay and PopMoney\*. If you are a user of mobile banking be sure to delete the old app and download the newer version. Visit agfed.org to enroll or to learn more!





## **AgFed News**



## The Farmer's Market is Back!

Stop by the Farmer's Market every Friday until October 27, 2017!

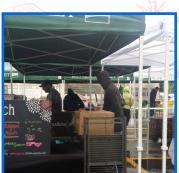
#### Where:

USDA parking lot on the corner of 12th Street and Independence Ave., SW

#### When:

Day Market - 9 am - 2 pm Night Market (August 11) - 4 pm - 7 pm

We hope to see you there!



### Holiday Closings

July 4th, Independence Day

September 4th, Labor Day



#### AgFed Leadership in Transition

My name is Wilhelmina Bratton and I would like to introduce myself as the newly elected AgFed Credit Union Board of Directors Chairperson. Before I get to that, I would like to thank Mr. Clifton Jeter, the former Chairperson of the Board, for his many years of dedicated service to the Credit Union. Mr. Jeter has been involved in the Credit Union since 1988 by serving on various committees as well as serving as the Chairperson of the Board of Directors for many years. He is retired from the John F. Kennedy Center for



the Performing Arts after thirty –two (32) years of service and was also directly involved in bringing the Kennedy Center into the AgFed Family. Thank you again, Mr. Jeter. I am thankful for your guidance and continued dedication to the Credit Union.

I would like to share with you my background and philosophy. I received a Bachelor's of Art degree in Sociology from the University of North Carolina at Asheville, North Carolina followed by my attendance at Wake Forest University where I received and; completed Post Graduate Studies in Strategic Planning from the University of North Carolina at Chapel Hill. My previous professional careers include, but are not limited to: Buncombe County Department of Social Services Project Director for the Model Cities Comprehensive Early Children Development Program in Asheville, NC; served nine (9) years as Vice Mayor and Member of the City Council of Asheville; served as Chair, National Capital Society of American Foresters (NC-SAF), served as member and Chair, AgFed Credit Union Supervisory Committee; a member AgFed Board of Directors for the past seven (7) years. As a member of Rotary International, I have served both on the Washington Rotary Club's Board of Directors and our 501C Foundation Board. I have served the USDA Forest Service since 1992 and currently, as a social scientist, with the working title of the National Partnership Coordinator for State and Private Forestry. I believe that service to our AgFed communities is of utmost importance. I am certain that together with my proven leadership qualities along, with the excellent leadership skills of your entire Board of Directors and, your hard working professional staff, we together will provide a positive leadership path for the AgFed Credit Union, and its membership, now and for future years.

I thank you for your continued membership and look forward to serving you.

Sincerely,

Wilhelmina Bratton

# AgF©C Credit Union Your Partner for Life

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

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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



