

## *We Value Your Membership*

*And We're Committed to Being your Partner For Life*

### *We're Listening: What Matters Most to our Members*

Earlier this year AgFed sent out an electronic survey to the membership. We asked you to list what you consider to be the most important features of a financial institution. Your feedback is incredibly important to us and your responses will help us to shape the future of the credit union to best serve your needs. We work tirelessly to provide you with the services you need and are committed to our pledge of being *Your Partner for Life*.

- **ONLINE BANKING** - Our members listed Online Banking as the number one, most important feature of a financial institution as well as a preferred method of handling transactions. We recently rolled out a new online banking platform to better serve our membership. With AgFed's new Online Banking you can manage all of your accounts and loans with just a few clicks. Additionally, you can transfer funds between internal and external accounts, pay bills online with Online Bill Pay or use Popmoney®, update your personal information and download your posted transactions to your personal financial software. It's like having a teller available 24/7! With our Mobile Banking, you can make your check deposits from wherever you are. If you haven't signed up for Online Banking yet, visit [agfed.org](http://agfed.org) to start using this convenient service.
- **INTEREST RATES ON LOANS** - We continuously strive to make sure that AgFed's loan rates are competitive with or lower than other Credit Unions. In fact, you'll find that AgFed has lower rates on loans than the big financial institutions! Make sure to check your email, our website and Facebook page for our latest loan promotions.
- **BRANCH LOCATIONS** - We understand that our branch locations are not convenient for some members. This is why we partner with CO-OP shared branching to provide access to over 5,600 shared branch locations across the country and even internationally! That's more branch locations than some of the largest banks in the country. At a CO-OP shared branch you will be able to perform most transactions that you can at an AgFed branch. Visit [www.agfed.org](http://www.agfed.org) to locate a shared branch location. Additionally, we guarantee that you will receive 24/7 service and support by phone while speaking with a real person. Give us a call at 1-800-368-3552 at any hour, day or night. If you're up, we're up!
- **THE SHEAF** - Because you responded that you like to skim through our newsletter, we have revamped it to provide you with more information about the Credit Union's products, services, promotions and news.

### **Personal Loans.** For Family Get Aways.



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

### **Mortgages.** For Long-Lasting Memories.



Visit [agfed.org](http://agfed.org) to learn more!







# AgFed News

## *AgFed and NARC have Merged!*

On January 5, 2017 the NARC Federal Credit Union membership and Board of Directors voted in favor of the merger into AgFed Credit Union. This vote joined the two Credit Unions with a common goal - to provide you more convenience, products and services. Effective October 1, 2017 the merger was completed. We recognize that merging two financial institutions is not an easy task and want to thank you for your patience and support. We have made every effort to make the conversion process as seamless as possible.

Our combined Credit Union has approximately \$306,000,000 in assets with 7 full-service branches throughout the DC, Maryland and Virginia area. These branches are in addition to more than 5,600 CO-OP shared branch locations nationwide.

As well as additional branches, our new Members will have 24-hour Member Service by phone, Online Banking and 24-hour Loan by Phone. Other convenient services include eStatements, Online Bill Pay, Mobile Remote Deposit, PopMoney® and much more. We encourage you to visit [www.agfed.org](http://www.agfed.org) to check out what AgFed can do for you.

We value your membership and are committed to being Your Partner for Life.

### *AgFed Board of Directors - Volunteers Needed*

The annual election for our Board of Directors is right 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, contact the Credit Union. All applications must be submitted by Friday, January 19, 2018.

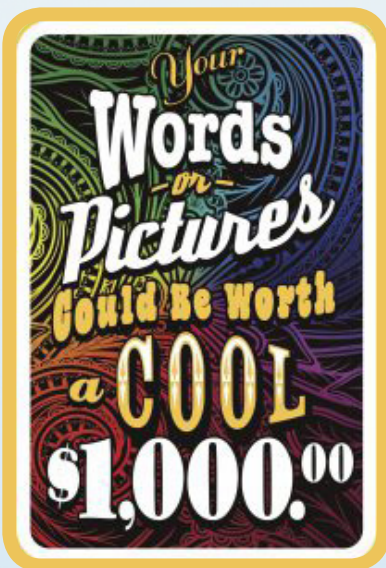
All applications may be submitted by faxing all documents to (202) 479-3821, attention Nominating Committee or by email to [marketing@agfed.org](mailto:marketing@agfed.org). If mailing, please send to: AgFed - Attention Nominating Committee, P.O. Box 2225, Merrifield, VA 22116.

### *Spread Joy by Participating in our Annual Food and Toy Drives!*

**Help us help Others** - Please support AgFed Credit Union's 2017 Food Drive between October 23 and November 17. We will be accepting donations of unexpired canned and boxed food items. All donations will be given to Bread for the City, an agency that assists struggling residents in Washington, DC.

**Join Agfed in spreading Holiday Cheer** - We will be accepting donations of new toys, clothes and toiletries for boys and girls, ages newborn to 18 years old. These items will be donated to Children's National Medical Center. You may drop these items off at any Agfed location between November 27 and December 18.

We appreciate our members' generosity!



### *\$12,000 Credit Union Scholarship Program is Underway Now!*

Are you headed off to college or trade school in 2018? The \$12,000 Credit Union College Scholarship Program is underway now! AgFed is pleased to announce a college scholarship opportunity to make it easier for you to meet college tuition costs. College-bound Members are eligible to apply for one of ten \$1,000 essay-based scholarships, one \$1,000 video-based scholarship and/or one \$1,000 photo-based scholarship by March 31, 2018. And yes, you can apply in all three categories!

Learn more at [www.agfed.org](http://www.agfed.org).





## Holiday Closings

October 9, 2017

*Columbus Day*

November 10, 2017

*Veteran's Day*

November 23, 2017

*Thanksgiving Day*

December 25, 2017

*Christmas Day*

January 1, 2018

*New Year's Day*

## Chairperson's Corner

### Exciting Changes for AgFed

The past few months have been an exciting and busy time for the Credit Union with the merger of NARC Federal Credit Union into AgFed and with the implementation of a new Home Banking system.



On behalf of the Board of Directors, Staff and Members, I would like to officially welcome the members of NARC Federal Credit Union into the AgFed family. This merger resulted in a stronger and more financially sound Credit Union, with the ability for members to access more benefits, products and services. AgFed is committed to serving its members while saving them money and time. I think you will be pleased with the additional branch locations and 24-hour service by phone or Home Banking, as well as competitive rates and low fees. I am truly delighted that you are now AgFed members.

I am also pleased to announce that AgFed recently rolled out a new Home Banking system. We listened to your feedback and added the features that you requested along with better system stability. I know that sometimes change isn't easy, and would like to thank our members for their patience during the transition time between the old and new systems. However, I believe that this change will help you to manage your finances more simply and quickly.

As always, thank you for your membership and I am proud to serve you.

Sincerely,

Wilhelmina Bratton

### What our Members are Saying

- ♦ "I have always found the people working at the credit union to be courteous and helpful. They go above and beyond to help you with any financial needs."
- ♦ "The staff at PP3 are always very helpful and communicative. The website provides any other information I need."
- ♦ "Being retired I've learned the online banking and it works for my needs! Whenever I have a question/problem I call the downtown office and always received assistance."
- ♦ "Just paid off my AgFed auto loan. Always use AgFed for auto loans. Best rates."
- ♦ "I've always had professional and courteous service. Really love AgFed!"
- ♦ "I am remote (Florida) and I am extremely satisfied for a remote member."

## VISA Credit Cards. For purchases made on-the-go.



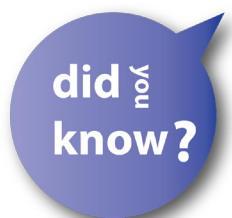
Apply today at [agfed.org](http://agfed.org)!



# Rates

| Rates  | APR <sup>1</sup> as low as      |                | Share Savings   | APY <sup>2</sup> |
|--|---------------------------------|----------------|---|------------------|
| <b>Vehicle</b>   | New 100% MSRP                   | Used 100% NADA | Base Share \$0-\$99.99  | 0.00%            |
| 24 months  | 1.99%                           | 2.24%          | Base Share \$100-\$24,999.99  | 0.05%            |
| 36 months  | 2.24%                           | 2.49%          | Base Share \$2,500+   | 0.10%            |
| 48 months  | 2.74%                           | 2.99%          | Club Account \$0-\$99.99  | 0.00%            |
| 60 months  | 2.99%                           | 3.24%          | Club Account \$100-\$24,999.99  | 0.05%            |
| 72 months  | 3.49%                           | 3.49%          | Club Account \$2,500+   | 0.10%            |
| 84 months  | 3.99%                           | 4.24%          | IRA Share Savings   | 0.10%            |
| <b>Recreational Vehicles</b>                           |                                 |                | <b>Money Market</b>   |                  |
| 84 months  | 3.00% + current vehicle rate    |                | \$0-\$2,499   | 0.05%            |
| 85 - 120 months  | 7.24%                           |                | \$2,500-\$9,999   | 0.15%            |
| <b>Signature Loans</b>                                 |                                 |                | \$10,000-\$24,999   | 0.25%            |
| 12 months to 60 months                                 | 8.99% - 10.99%                  |                | \$25,000-\$49,999   | 0.35%            |
| <b>LifeLine of Credit</b>                              | 11.25% (Prime + 7.00%)          |                | \$50,000 +  | 0.45%            |
| <b>Credit Cards</b>                                    |                                 |                | <b>IRA &amp; Share Certificates</b>   |                  |
| Visa Platinum with rebates                             | 12.90%                          |                | 6 Months  | 0.70%            |
| Visa Platinum no rebates                               | as low as 9.50% (Prime + 5.25%) |                | 12 Months   | 1.20%            |
| Visa Classic   | 14.90%                          |                | 18 Months   | 1.40%            |
| Visa Secured   | 14.90%                          |                | 24 Months   | 1.50%            |
| <b>First Mortgage</b>                                  |                                 |                | 36 Months   | 1.70%            |
| visit <a href="http://www.agfed.org">www.agfed.org</a> |                                 |                | 48 Months   | 1.80%            |
| <b>Second Mortgage</b>                                 | Fixed Rate                      |                | 60 Months   | 2.15%            |
| 80% LTV 60-240 months                                  | 4.49% - 5.49%                   |                | Asset Builder (24 Months)   | 0.70%            |
| 80.0%-85% LTV 60-240 months                            | 4.99%-5.99%                     |                | (1) APR is Annual Percentage Rate.<br>Rates effective as of 06/15/2017. Actual rate may vary as it is determined by an evaluation of credit, amount, term and other factors. Term is determined by loan amount and/ or credit evaluation. |                  |
| 85.01%-90% LTV 60-240 months                           | 5.74%-7.24%                     |                |   |                  |
| <b>HELOC</b>   | Variable Rate                   |                |   |                  |
| 80% LTV 180 months                                     | 4.25% (Prime)                   |                |   |                  |
| 80.01%-90% LTV 180 months                              | 5.25% (Prime+1%)                |                |   |                  |

All loans are subject to credit approval. (2) APY is Annual Percentage Yield. Rate effective as of 08/28/2017 and may change at any time without advanced notice. Certain restrictions and conditions may apply. Visit [www.agfed.org](http://www.agfed.org) for current rates.



According to the United States Bureau of Engraving and Printing, United States currency denominations above \$100 have not been printed since 1945, although they were issued until 1969. These notes, which are legal tender and may be found in circulation today, are most likely in the hands of private dealers and collectors. The largest note ever printed by the Bureau of Engraving and Printing was the \$100,000 Gold Certificate, Series 1934 which was printed for less than a month. These notes were used for transactions between Federal Reserve Banks and were not circulated among the general public.

## 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@agfed.org](mailto:members@agfed.org)

