

Autumn 2019 Edition

Holiday Shopping Safety Tips

Whether you're heading off on vacation, tackling the stores or just enjoying an evening out, taking a few extra steps to protect yourself and your identity this holiday season isn't only smart, it's easy.

Criminals love distracting environments – and the holiday season provides just that with bustling crowds, bright displays and enticing store sales. And while you're out enjoying yourself, identity theft probably isn't on the top of your mind. However, a distracted shopper or tourist provides an easy target for pick-pocketing, theft, or other types of crime. You can protect yourself by taking a few simple precautions.

When Out & About:

- **Limit Exposure:** Avoid attracting attention to yourself by not carrying around large amounts of cash. If you do not have access to a credit or debit card, consider purchasing a pre-paid debit card. You have the ability to register these cards and cancel them instantly should you lose it or if it is stolen.
- **Save Receipts:** Usually people do not suspect a store employee of criminal activity. However, it is not unheard of. In fact, a great deal of fraud occurs when you give others your debit or credit card, such as at restaurants. Save and carefully review your receipts against your account statements.
- **Be on Guard:** Take out your keys before you leave a store to return to your car. Take a second to look around your car before you get in. If you are shopping in the evening, try to park in a lighted area.

When Online:

- **Know with Whom You are Dealing:** Never make purchases over the phone or through a website which you do not trust or know. Look for the "lock" icon on the address bar when making purchases online. The web address should also begin with "https" instead of "http".

- **Use Virus Software:** Before purchasing anything online or disclosing personal information, ensure that your firewall is turned on and that your virus protection software is up to date. Most virus software will alert you if you are trying to visit a known malicious website.

We're Here to Help!

Be safe – whether you're out and about or shopping online at home. By protecting yourself and your personal information, you will prevent a bad person from spoiling the most wonderful time of the year.

If you have questions on your accounts or suspect your identity has been stolen, please give us a call at (202) 479-2270.

PERSONAL LOANS

*Fund your
holiday adventures!*

Learn more at agfed.org.





AgFed News

Volunteers Needed - AgFed Board of Directors



VOLUNTEERS NEEDED

The annual election for the 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.

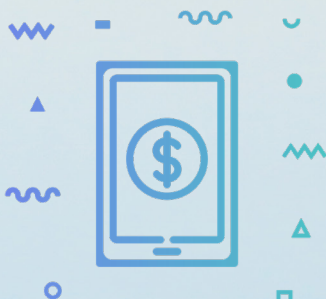
If you are interested in serving on the Credit Union's Board, contact us. All applications must be submitted by January 20, 2020.

All applications may be submitted by emailing marketing@agfed.org or faxing the documents to (202) 479-3877. If mailing, please send to: AgFed - Attention Nominating Committee, P.O. Box 2225, Merrifield, VA 22116.

AgFed thanks you for your interest!

Updated Mobile Banking and Credit Card App Coming Soon!

You asked for it and we listened! In the coming months the mobile banking app and the credit card app will be updated. The update will give the apps a better look and feel and will be easier to navigate. More details will be available soon.



Celebrate International Credit Union Day

International Credit Union Day celebrates the spirit of the global credit union movement and raises awareness about the tremendous work that credit unions are doing around the world. Join us on October 17, 2019 as we celebrate the 71st anniversary of ICU Day!

Check out our website and follow us on social media to view this year's events and promotions.



**Local Service.
Global Reach.**

Credit Union Scholarship Opportunities



Could you use help with college or trade school tuition? We are proud to announce two scholarship opportunities available to eligible members of the credit union. **AgFed Credit Union Foundation Scholarship** – The AgFed Credit Union Foundation is awarding two essay-based \$1,000 scholarships to eligible AgFed Credit Union or AgFed Credit Union Foundation members. More information on this scholarship will be available this autumn at agfedcufoundation.org.

Credit Union Foundation of MD & DC Scholarship – The Credit Union Foundation of MD & DC is awarding twelve (12) \$1,000 scholarships. Eligible members may apply for one of ten \$1,000 essay-based scholarships, one \$1,000 video-based scholarship, and/or one \$1,000 photo-based scholarship.

Visit agfed.org to learn more about these exciting scholarship opportunities!





Holiday Closings

October 14, Columbus Day
November 11, Veteran's Day
November 28, Thanksgiving Day
December 25, Christmas Day
January 1, New Year's Day

AUTO BUYING CENTER

Save time and money by browsing and comparing vehicles from your smartphone or computer!



Get started at agfed.org.

VISA® CREDIT CARDS

Master your holiday shopping with world-wide purchasing power!



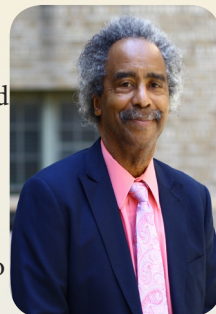
Learn more at agfed.org.

Chairperson's Corner

The People's Credit Union

Greetings:

This past August, the Board of Directors assembled for their annual planning session. Together with the credit union's senior staff, we discussed a number of topics relating to the credit union and our vision for its future. The facilitator of the session posed some interesting questions. What do we do very well right now? What can we become excellent at? What will the credit union look like in the year 2026? What does the membership expect from a financial institution? We commit to build the credit union of the future to include rebuilding the Board to ensure the credit union exceeds beyond meeting the members' expectations.



While our answers to these questions varied from person to person, we all agreed that the answer can be found right here in our membership. We want to be known as the "People's Credit Union". True community banking means putting our membership first and offering those personalized services that make the difference. I encourage you to share your wants, needs and dreams and how the credit union can help you achieve them.

I consider myself to be a bit of dreamer and if you are like me or have big ideas, I highly encourage you to get involved and volunteer for a committee or run for the board of directors. You won't just be helping out your credit union, you will be involved in a perpetual learning, networking and brainstorming process while contributing to the financial health of your community, your family and yourself. If you would like to volunteer or just share an idea or concern please contact me at directors@agfed.org. Our members are our biggest asset and I hope that you will consider adding your thoughts to the dialogue.

Sincerely,

Elard J. Phillips

Chairperson, AgFed Board of Directors

HOME EQUITY LOANS

Unlimited renovation possibilities!

Discover more at agfed.org.



COMMUNITY CORNER



FEATURED RATES

NEW AUTO

60 Months

3.49% APR¹

PERSONAL LOANS

12 Months

6.49% APR¹

CERTIFICATES

18 Months

2.10% APY²



Member Appreciation BBQ

AgFed hosted its 2nd annual Member Appreciation BBQ at the USDA South Building. Over 500 people attended the event and we appreciate each and every one of you!



School Supply Drive

The AgFed Foundation collected supplies to donate to DC-area schools for students in need. Thank you to our very generous members who donated!

Follow us on social media to view upcoming events!

(1) APR is Annual Percentage Rate. Rates effective as of 10/1/2019. 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. All loans are subject to credit approval. (2) APY is Annual Percentage Yield. Rate effective as of 10/1/2019 and may change at any time without notice. Certain restrictions and conditions may apply. Visit www.agfed.org for current rates.

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

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@agfed.org

