

Winter 2018 Edition

Get  
Financially  
Fit!

## Make 2018 your Healthiest Financial Year Yet

One of the most common New Year's resolutions is to improve one's physical fitness. But have you considered your financial health? Is your money working for you? Are you prepared for an accident or an unexpected life event? At AgFed we're committed to your financial health and wellness. Read on for some tips to make 2018 your best financial year yet!

**1. Consolidate your debts:** Debt consolidation rolls your debts into one single, low interest payment. Instead of managing multiple payments at different interest rates you make one simple payment without the hassle. AgFed Personal Loans are perfect for debt consolidation and with rates as low as 8.99% APR\* you could save big on monthly loan interest. Apply online at [agfed.org](http://agfed.org) today

**2. Pay your bills on time:** Late payments and collections cost a lot and negatively impact your credit score. Get organized with Online Bill Pay through AgFed's Online Banking. With Online Bill Pay you can set up automatic payments and never make a late payment again. Visit [agfed.org](http://agfed.org) to get started.

**3. Review your insurance:** Accidents happen. Do you have enough coverage to protect you and your family in the case of death, disability or illness? Members of AgFed are eligible to apply for insurance through TruStage. TruStage offers both term and whole life insurance, AD&D, Auto, Property and Health insurance. Visit [agfed.org](http://agfed.org) to learn more about TruStage and to obtain a free quote or talk to a licensed agent.

**4. Spend mindfully:** Your daily latte or lunch out may not seem like much but the costs add up. Try to bring in lunch a few days a week or catch up with coworkers around the coffee maker. You'll save money and eat healthier in the process. Want to learn how much you could save by bringing a bagged lunch to work? Check out AgFed's Lunch Savings calculator at <https://www.agfed.org/resources/lunch-savings/>.

**5. Keep good records:** Having your financial documents readily available is important in case of emergency. Did you know that your AgFed membership includes free and safe electronic storage of your most important documents? With

My Virtual Strongbox you get 25 MB of free storage for medical records, tax documents, photos of your valuables or any other important records on the web through Online Banking. Sign onto Online Banking to start using My Virtual Strongbox.

**6. Save for Retirement:** Wouldn't it be nice to retire early with money to spare? AgFed offers several options to help you enjoy a comfortable retirement. Roth IRAs and Traditional IRAs are great retirement savings tools. IRA funds can be placed into any of our attractive certificate accounts and we also offer a special savings account that can be used to accumulate IRA funds. Also check out our Share Certificates and Asset Builder Certificate to make your money work harder for you.

**7. Create an Emergency Fund:** An emergency fund is an account where funds can be pulled in quickly in case of an emergency, unexpected repair or job loss. You should aim to save up six to nine months of expenses. This may seem like a lot, but small deposits add up and you can even have a portion of your direct deposit go straight into the fund.

**8. Budget for known expenses:** It can difficult to make yourself save money for the Holidays or an upcoming vacation. With AgFed's Holiday Club Account and Vacation Club Account you can easily set aside the funds you need. The funds you put in your Holiday Club Account are automatically deposited into your savings account in November. The Vacation Club Account isn't just for vacations. Use it to set aside money for any event. Vacation Club funds can be withdrawn at any time. Visit [agfed.org](http://agfed.org) to open a Holiday Club or Vacation Club account!

\*APR is Annual Percentage Rate. Rates are subject to change without notice. Rate may vary as it is determined by an evaluation of credit, amount, term and other factors. Term is determined by loan amount. Actual rate may vary. All loans are subject to credit approval. Certain restrictions and conditions may apply. Post-secondary school loans not eligible.





# AgFed News

## Introducing the AgFed Credit Union Foundation

### AgFed Credit Union Foundation

AgFed is pleased to announce the establishment of the AgFed Credit Union Foundation honoring the legacy of the late Mr. Preston A. Davis, Sr., a former member of AgFed's Board of Directors. The Foundation's purpose is to honor Mr. Davis' lifelong commitment to AgFed Credit Union and to his community. The Foundation hopes to continue supporting his passion by providing financial support to various causes.

The Foundation is awarding three (3) \$1,000 scholarships to eligible AgFed members currently enrolled part-time or full-time in an accredited college, university or trade school within the United States. High school seniors, transfer students and current undergraduate and graduate students are eligible if they are attending an accredited college or university for the 2018 fall semester. Visit [www.agfedcufoundation.org/scholarships](http://www.agfedcufoundation.org/scholarships) to read scholarship requirements and download an application. Applications are due March 31, 2018.

We welcome all members to visit the Foundation's website to learn more about the Foundation's mission and to make a donation at [www.agfedcufoundation.org](http://www.agfedcufoundation.org). Your donation makes a difference and is tax-deductible.

### *Don't Miss the Annual Meeting*

You are cordially invited to attend AgFed's Annual Meeting on April 25, 2018. Join us for refreshments, gift card raffles, an overview of the past year and a chance to meet the Board of Directors.

We'll meet in Room 1 in the back of the USDA Cafeteria (14th & Independence Ave., SW). The meeting gets underway at noon.

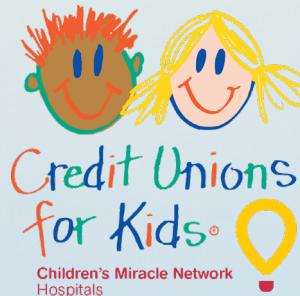


We hope you'll make plans to join us!

### *Credit Union Cherry Blossom Run*

On April 8, 2018 AgFed will once again be a proud sponsor of the Credit Union Cherry Blossom Ten Mile Run! As a participating Credit Union, we have a limited number of guaranteed entries, which are available to members while they last. If you are interested in joining the run, please email us at [marketing@agfed.org](mailto:marketing@agfed.org) to receive details.

The proceeds from this great event benefit Children's Miracle Network Hospitals nationwide. Come cheer on the AgFed team as they race to the finish line!



### *AgFed Board of Directors - Run By Petition*

If you are still interested in serving as a volunteer on the Credit Union's Board of Directors, you may still run by petition. Members in good standing, age 18 or older may run for election by petition. Petitions must be signed by 258 members, which represents 1% of the membership of 25,880. Members who sign the petition must include their name and account numbers. Petitions are due to the Secretary of the Board and must be received by the Credit Union no later than close of business 3:30 p.m. on Monday, March 12, 2018. Interested members submitting petitions must also include their account number and a statement of willingness to serve if elected. Along with the petition, a statement of qualifications and biographical data must be included.

All petitions may be submitted by faxing all documents to (202) 479-3877, 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.



# Holiday Closings

January 15, 2018

*Martin Luther King Jr. Day*

February 19, 2018

*President's Day*

**Save  
up to \$15  
on TurboTax®**



Credit union members can **save up to \$15** on the #1 best-selling tax software. With TurboTax, get your taxes done right and your biggest possible refund.

**GET STARTED:**

Visit [www.agfed.org/resources/tax-center](http://www.agfed.org/resources/tax-center) to save on TurboTax today!



#1 best-selling tax software based on aggregated sales data for all tax year 2016 TurboTax products.  
See TurboTax product guarantee: <https://turbotax.intuit.com/policy/guarantees.jsp>  
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## Chairperson's Corner

### AgFed: A Year in Review



As we move forward into the new year, I look back at all that AgFed accomplished in 2017. Last Autumn we welcomed the members of NARC Federal Credit Union into the AgFed family. The merger resulted in a stronger, more financially sound credit union with over \$300,000,000 in assets. We also gained an additional branch location in Beltsville, Maryland. Thank you very much to the former NARC members for your patience during the merger. I hope that you are enjoying the many benefits of AgFed membership.

Another exciting accomplishment last year was the establishment of the AgFed Credit Union Foundation. The Foundation was established to honor the legacy of Preston A. Davis, Sr., who I had the pleasure of serving on the AgFed Board of Directors with for many years. The Foundation has donated to many local schools and the Kiwanis Children's Fund of which Mr. Davis was an active member. The Foundation will also award scholarships to high school seniors planning to attend college or technical school. I invite you to learn more about the Foundation and its impact on the community at [www.agfedcufoundation.org](http://www.agfedcufoundation.org).

Last year also brought changes and improvements to how our members bank with us. We released a new Home Banking system with more stability and features that our members requested. You now have the power to do most your banking transactions from the comfort of your own home. We also revamped AgFed's website for a cleaner look and more user-friendly experience.

I truly appreciate your patience during all of the changes last year and I thank you for your continued membership.

Sincerely,

Wilhelmina Bratton  
Chairperson, AgFed Credit Union

**Travel the world  
with a  
Personal Loan!**



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



# Rates

	APR <sup>1</sup> as low as		Share Savings Base Share \$0-\$99.99 Base Share \$100-\$24,999.99 Base Share \$2,500+ Club Account \$0-\$99.99 Club Account \$100-\$24,999.99 Club Account \$2,500+ IRA Share Savings	APY <sup>2</sup> 0.00% 0.05% 0.10% 0.00% 0.05% 0.10% 0.10%		
<b>Vehicle</b>	New 100% MSRP	Used 100% NADA				
24 months	1.99%	2.24%				
36 months	2.24%	2.49%				
48 months	2.74%	2.99%				
60 months	2.99%	3.24%				
72 months	3.49%	3.47%				
84 months	3.99%	4.24%				
<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	0.10%		
<b>Personal Loans</b>			\$10,000-\$49,999	0.25%		
12 months to 60 months	8.99% - 10.99%		\$50,000 +	0.40%		
<b>LifeLine of Credit</b>	11.50% (Prime + 7.00%)		<b>IRA &amp; Share Certificates</b>			
<b>Credit Cards</b>			6 Months	0.70%		
Visa Platinum with rebates	13.90%		12 Months	1.20%		
Visa Platinum no rebates	as low as 10.50% (Prime + 6.00%)		18 Months	1.40%		
Visa Classic	15.90%		24 Months	1.50%		
Visa Secured	15.90%		36 Months	1.70%		
<b>First Mortgage</b>			48 Months	1.80%		
visit <a href="http://www.agfed.org">www.agfed.org</a>			60 Months	2.00%		
<b>Second Mortgage</b>	Fixed Rate		Asset Builder (24 Months)	0.70%		
80% LTV 60-240 months	4.49% - 5.49%					
80.0%-85% LTV 60-240 months	4.99%-5.99%					
85.01%-90% LTV 60-240 months	5.74%-7.24%					
<b>HELOC</b>	Variable Rate					
80% LTV 180 months	4.50% (Prime)					
80.01%-90% LTV 180 months	5.50% (Prime+1%)					

(1) APR is Annual Percentage Rate. Rates effective as of 12/15/2017. 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. All loans are subject to credit approval. (2) APY is Annual Percentage Yield. Rate effective as of 12/01/2017 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.

## FEATURED RATES

**NEW VEHICLES**  
**72 MONTHS | 3.49% APR<sup>(1)</sup>**

**BOATS & RVs**  
**84 MONTHS | 6.99% APR<sup>(1)</sup>**

**PERSONAL LOANS**  
**12 MONTHS | 8.99% APR<sup>(1)</sup>**

**CERTIFICATES**  
**60 MONTHS | 2.00% APY<sup>(2)</sup>**

## Auto Loans

**Low rates for a great ride!**



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

# 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:**  
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Merrifield, VA 22116-9998

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

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Federally Insured by NCUA

**Contact us - if you're up, we're up - 24/7 Banking Convenience**  
**Email us at [members@agfed.org](mailto:members@agfed.org)**

