

Our #1 New Year's Resolution:

To Save Members Money in 2016

Winter 2016 Edition

9 Ways We Can Save You Money

- 1. Debt Consolidation Loans** — A lower rate helps you pay off your debts faster, and a single payment makes it easier to do.
- 2. First Mortgage Loans** — Get money back for buying your home with a trusted source: a 20% rebate on an approved agent's commission. Refinancing is also available.
- 3. Fixed Rate Home Equity Loans** — Count on that fixed rate to be a low one.
- 4. Variable Rate Home Equity Lines of Credit** — We never charge a penny of interest till you actually use your credit line. When we do start charging interest, it will of course be at a very competitive rate.
- 5. Auto Loans and Refis** — One big reason it pays to belong to AgFed: our auto loans cost less. We can also save you money on the price of a vehicle. See our website for details.
- 6. Credit Cards** — No balance transfer fees, international convenience fees or annual fees. You'll like our rates, too.
- 7. Student Loans** — We provide affordable school loans through cuStudentLoans, a credit union-managed network.
- 8. LifeLines of Credit** — Like low payments? That's only one of the advantages of a LifeLine of Credit. It also protects you from overdraft fees.
- 9. Share Secured Loans** — With a Share Secured loan, you use the money in either your Share Savings or Share Certificate as collateral. Your rate will be just 3% higher than the rate for that account.

The smarter way to
your biggest refund—

intuit.
TurboTax ✓

Agriculture FCU has teamed up with the Love My Credit Union Rewards TurboTax® program to get you **your maximum tax refund**, plus savings of up to \$15 on TurboTax federal products, and a chance to win \$25,000! Just try TurboTax Online for FREE (and provide your email address) by February 18 to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes.

Start TurboTax now. Visit
www.agfed.org/resources/tax-center/.



AgFed
Credit Union
Your Partner for Life

Home Equity Loans
for any consolidation.

To learn more, visit
agfed.org today!

AgFed
Credit Union
Your Partner for Life

Auto Loans
for any destination.

To purchase or refinance,
visit agfed.org today!

AgFed News

AgFed Board of Directors – Volunteers Needed

If you are still interested in serving as a volunteer on the Credit Union's Board, pick up an application at any branch, email marketing@agriculturefcu.org or visit our website at www.agfed.org to print an application. All applications must be submitted by Tuesday, January 19, 2016.



Nomination for the Board of Directors may also be made by petition. Members in good standing, age 18 or older, may run for election by petition. Petitions must be signed by 246 members, which represents 1% of the membership of 24,624. 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 14, 2016. 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 applications and petitions may be submitted by faxing all documents to (202) 479-3821, attention Nominating Committee or by email to marketing@agriculturefcu.org. If mailing, please send to: AgFed – Attention Nominating Committee, P. O. Box 2225, Merrifield, VA 22116.

RUNNERS... On Your Mark!

On April 3, credit unions will once again sponsor the Credit Union Cherry Blossom Ten Mile Run.

Like last year's race, this year's will begin on the Washington Monument grounds. As a participating credit union, we have a limited number of guaranteed entries, which are available to members while they last. This world-class event was sold out in December, but you may still have a chance to run. Make a dash to the credit union if you are interested.

This event benefits Children's Miracle Network Hospitals nationwide. You may be interested to know that 100% of every dollar donated goes back to our local children's hospital. Since 2001, credit unions have donated over \$7 million through this event to help heal sick children through Credit Unions for Kids.

Your donations are greatly appreciated!



Holiday Closings

JANUARY 18
*Martin Luther King, Jr.'s
Birthday*

FEBRUARY 16
Presidents Day

Don't Miss the Annual Meeting

When Lincoln spoke of "government of the people, by the people, for the people" he could have been talking about our credit union. Like all



credit unions, ours is democratically run by its members—always has been and always will be. That's one of the big differences between us and a bank.

On Thursday, April 28, we will put our democratic principles into action. On that day we will gather in Room 1 at the back of the USDA South Building cafeteria (1400 Independence Avenue, SW) for our annual meeting and elections. The meeting gets underway at noon. We hope you'll make plans to join us.

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 Reponse 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