

AFCU Update

December 2007

(202) 479-2270 * www.agriculturefcu.org * (800) 368-3552 * P.O. Box 3419, Alexandria, VA 22302-9998

FYI

This Thanksgiving brought more than great food to Agriculture FCU. The renovation of our Main Branch was successfully completed, allowing us to reopen the doors on November 26th!

Thank you for your support and patience throughout the process. We look forward to continuing to serve your financial needs for many years to come.



The newly renovated teller line.



The new waiting area for Member Services.

For your added convenience, our newest branch in Room 1210 of the USDA South building is a permanent location.



- Receive 1.25%* cash back on Visa® Platinum net purchases
- Low Fixed Rate of 12.90% APR**
- Balance Transfer Rate of 6.90% APR with no balance transfer fee!***

Apply online at www.agriculturefcu.org or call (888) 451-5626 any time of the day or night.

*Rebate is based on purchases only and is calculated on net purchases. Net purchases are defined as total purchases minus returns. Rebate amount is automatically credited to your Visa account monthly. Account must be open and in good standing to earn and receive rebates. Rebate offer may end or change at any time without advance notice. Full details will be provided when you become a cardholder. Certain restrictions apply.

**APR is annual percentage rate. Rate is effective as of 12/01/07 and may change at any time without advance notice. Qualification for a VISA Platinum is based on a credit evaluation and other factors. Those that do not qualify may qualify for an AFCU Classic Visa. Rate quoted is for purchases and cash advances only. Rate may increase if account becomes delinquent. Full details will be provided when you become a cardholder. Certain restrictions apply.

***APR is annual percentage rate. Rate is effective as of 12/01/07 and may change at any time without advance notice. Rate quoted is for balance transfers from non-Agriculture Federal Credit Union accounts only. Full details will be provided when you become a cardholder. Certain restrictions apply.

Holiday Shopping Made Easy!

Mom—Pink Cashmere Sweater

Dad—Table Saw

Sister—Cuisinart mixer

Niece—Bratz! doll

Nephew—??

Aunt—??

Not sure what to get the last few people on your shopping list? Why not give a Visa gift card and let them buy what *they* want? A Visa gift card is the perfect gift for birthdays, anniversaries, holidays or just because you care. Not only will your gift giving be fast, simple and convenient, but you'll also have peace of mind knowing that if the card is lost or stolen, it can be replaced quickly for the unspent amount. There is no hassle or waiting in line needed—just activate the card online or by phone and start shopping!

It's a whole new way to give (and receive)!

We have the *perfect* gift for you!

The Agriculture Federal Credit Union Visa® Gift Card.*

Order cards for everyone on your list today at www.agriculturefcu.org

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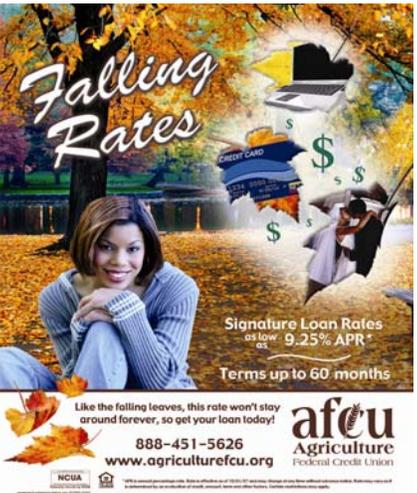
Holiday Loans Starting at 9.25% APR*

Just like the leaves, the Agriculture FCU Signature Loan rates are falling with the season. It's the time of the year to save! Enjoy the holidays without the hassle of high interest rate credit card bills. With rates as low as 9.25% APR* your season just got a little brighter.

We can quickly deposit the money into your Agriculture FCU account. We can also set up automatic payments, so you spend less time thinking about your finances and more time enjoying life.

Apply online at www.agriculturefcu.org or call (888) 451-5626.

*APR is annual percentage rate. Rate is effective as of 12/01/07 and may change at any time without advance notice. Rate may vary as it is determined by an evaluation of credit, term and other factors. Term is determined by loan amount. Certain restrictions apply.



Like the falling leaves, this rate won't stay around forever, so get your loan today!

888-451-5626
www.agriculturefcu.org

afcu
Agriculture
Federal Credit Union

NCUA
Member Since 1974

Holiday Closings

Christmas Eve

Monday, December 24 - Noon

Christmas

Tuesday, December 25

New Year's Eve

Monday, December 31 - Noon

New Year's Day

Tuesday, January 1



Fall into the
Driver's Seat
Auto rates as low as
5.50% APR

www.agriculturefcu.org - (888) 451-5626 - (800) 368-3552

With great low rates and flexible terms,
we can help you buy more car for your money.

afcu
Agriculture
Federal Credit Union

NCUA
Member Since 1974

At Agriculture FCU, we believe in making car buying as easy as possible. For qualified members, we even offer preauthorized drafts that offer a single step auto purchase. Just bring the draft to the dealership of your choice and take possession of your new vehicle. We can help with great annual percentage rates as low as 5.50%* on new vehicles. When you qualify for an auto loan at Agriculture FCU, you'll get a great rate and outstanding member service. When you've found the car of your dreams, contact us for a quick and easy pre-approval. Shop with confidence, knowing that for convenience and flexibility, your credit union can't be beat!

*APR is annual percentage rate. Rate is effective as of 12/01/07 and may change at any time without advance notice. Rate quoted is based on a new auto with a term of 60 months or less. Rate may vary as it is determined by an evaluation of credit, amount, term and other factors. Certain restrictions apply.



a special
Gift for you...
Skip-A-Payment!

Choose to skip your regular payment that's normally due in December, January, or both. Then, use that money to sweeten your holidays!

- Skip your payment on any Agriculture FCU loan except first mortgages, home equity loans, or home equity lines of credit.
- You must have had the loan for a minimum of 12 months.
- You must be a member in good standing* with no delinquency in the past 12 months.
- You will be charged a \$35 fee for each loan skipped per month. Skipping one month includes bi-weekly payments for that month.
- Interest will continue to accrue on your loan(s).
- Co-Applicant on any loan must also sign the request form, available at any branch.
- Your loan term will be extended and other restrictions may apply.

*Good standing is defined as maintaining positive balances on deposit accounts, current status on Agriculture FCU loans, and regular account activity. Certain restrictions apply.



Education Corner

Proven Ways to Handle Your Bills Seminar

Thursday, January 17, 2008

USDA, South Building, Room SM7

12 p.m.—1 p.m.

RSVP to 202-479-3851 by January 16, 2008

Topics include: *How to pay off credit cards faster, money-squeezing ideas, and will a debt-management program work for you?*