

# AFCU Update

(202) 479.2270 \* [www.agriculturefcu.org](http://www.agriculturefcu.org) \* (800) 368.3552

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Your AFCU monthly update/November 2007

## FYI

For the last few months, the main branch of Agriculture FCU has been undergoing renovations. We anticipate the completion of the final phase by early November.

Our newest branch in Room 1210 of the USDA South Building is a permanent location and will not close when the Main Branch reopens.

All renovations are to improve service to you, our members, with added convenience and more privacy when meeting with representatives.

Thank you for your patience!

Before:



After:



Watch for more "After" pictures in the next issue of the AFCU Update!

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.



- 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](http://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.

\*\*APR is annual percentage rate. Rate is effective as of 11/01/07 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

\*\*\*APR is annual percentage rate. Rate is effective as of 11/01/07 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.

## Education Corner

### Home Buying Seminar

Wednesday, November 7, 2007  
USDA, South Building, Room 1505  
12 p.m. - 1 p.m.  
RSVP to 202-479-3851 by November 6, 2007.

Topics include: *Current market conditions & statistics, owning vs. renting, and working with a realtor.*



### Proven Ways to Handle Your Bills Seminar

Thursday, November 15, 2007  
USDA, South Building, Room 1505  
12 p.m. - 1 p.m.  
RSVP to 202-479-3851 by November 14, 2007.

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

**Whether you're giving it or getting it - a Visa® Gift Card really is the perfect present.**



### Gift giving has never been easier!!

A Visa gift card is the perfect gift for birthdays, anniversaries, holidays or just because you care...and the best part is they're perfect for everyone. Not only will your gift giving be fast, simple and convenient, but you'll also get...

### Unmatched Peace of Mind

Unlike cash or checks, if the Agriculture FCU Visa gift card is lost or stolen, it can be replaced quickly for the unspent amount.

### No Hassles or Waiting

There are no deposit forms to fill out or lines to wait in - just activate the card (online or by phone) and start shopping!

### That Personal Touch

If you want to add something special, your gift card will arrive with the recipient's name right on the card with your own personalized message included.

### And They Are More Than Just Great Gifts

Agriculture FCU gift cards can also be used for family members going off to college, for kids' allowances or for just about any occasion that requires having access to money. The AFCU gift card is convenient and easy-to-use. It's a whole new way to give and receive.

## Holiday Closings

**Veterans' Day**  
Monday, November 12

**Thanksgiving**  
Thursday and Friday, November 22 & 23

**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

## In Any Season for Any Reason: Signature Loans

There's never been a better time to get an Agriculture FCU signature loan. You can use yours to purchase that new computer you've always wanted or pay off higher rate debt. And with rates as low as 9.25% APR\* and terms up to 60 months, you won't be blown away by your monthly payment, either.

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

Call (888) 451-5626 or log on to [www.agriculturefcu.org](http://www.agriculturefcu.org) any time, day or night.



\*APR is annual percentage rate. Rate is effective as of 11/01/07 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 may apply.

## Holiday Club Balances To Be Transferred Friday, November 2, 2007

Members who maintain a Holiday Club Account will have the balances in their account transferred to their AFCU checking or savings account on November 2, 2007. If you did not participate in this holiday savings program in 2007, we invite you to open your 2008 Holiday Club Account now. Making deposits to this account throughout the year will make next year's holiday season more enjoyable. Open an account online, stop by or call 24/7, (202) 479-2270.