

AFCU Update

aFCU
Agriculture
Federal Credit Union

February 2008

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

FYI:

AFCU's 73rd Annual Meeting April 30, 2008

Plan now to attend the Credit Union's Annual Meeting, where we will examine accomplishments of the past year and hear plans for the future plus announce the Board of Directors election results.

Event: AFCU Annual Meeting

Time: Noon

Place: Jefferson Auditorium
USDA South Building
14th and Independence Ave, SW
Washington, DC 20250

See you there!

Need to buy a new car?
Whether you want a new or used car, or just need to lower your payment and rate by refinancing your existing auto loan from another financial institution, with our help, nothing can stop you.

Before you go to the dealership, apply for a pre-approved loan with Agriculture FCU. You'll like our affordable rates and flexible terms. With rates as low as 4.99% APR* and terms up to 84 months available, all you'll see is green! Plus, for a limited time, we'll give you a \$50 gas card when your loan is disbursed!

To apply 24/7, log on to www.agriculturefcu.org or call 888-451-5626.

**THREE LETTERS
of recommendation
for your future...**



Now is the perfect time to open an Individual Retirement Account

(IRA) at Agriculture FCU.

Choose the account that's right for you. We offer Traditional and Roth IRAs, with competitive rates.

We'll be happy to put the appropriate accounts in place.

Save all at once or a little at a time. You can make a one-time deposit into your IRA or save a little each month. We can even set up automatic transfers to help your account grow effortlessly.

Visit our website at www.agriculturefcu.org or call (800) 368-3552 to learn more about IRA accounts. You'll be glad you called when you're spending your retirement doing the things you love.

The IRA Share Savings Account minimum opening balance is \$5.00 and the IRA Share Certificate minimum opening balance is \$1,000. There is a penalty for early withdrawal on both types.

The



**...with a pre-approved
Agriculture FCU loan.**

**ight
is Green**



*APR = Annual Percentage Rate. Rate is effective February 1, 2008, 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.



The light is **GREEN** with Agriculture Federal Credit Union! Let us help with a tax loan with rates as low as 8.75% APR.*

Call 888-451-LOAN (5626) or log on to www.agriculturefcu.org to apply today.

If you were lucky enough to have earned a refund this year, use our routing number, 254074057, and have the funds deposited directly into your AFCU account to take advantage of our investment options .

*APR = Annual Percentage Rate. Rate is effective 02/01/08 and may change at any time without advance notice. Rate may vary as it is determined by an evaluation of credit, amount, term and other factors. Limited time offer; certain restrictions apply.

Education Corner



CUMA Mortgage School Two Locations:

Now is a GREAT time to buy a house. It's a buyer's market, rates are still low, and there is plenty of inventory! Attend our mortgage school and you could be ready to buy a house just in time for spring. Topics include: The Home Buying Process, Understanding Your Good Faith Estimate, The Various Mortgage Programs, and Understanding Your Credit. Also learn how you may qualify for home rebates.

When: February 23, 2008
Where: Greenbelt Marriott
 6400 Ivy Lane
 Greenbelt, MD 20770
Time: 9am-1pm
*RSVP to 202-479-3851
 by February 15, 2008.
 Space is limited.*

When: March 8, 2008
Where: Westin Hotel in Tysons Corner
 7801 Leesburg Pike
 Falls Church, Virginia 22043
Time: 9am-1pm
*RSVP to 202-479-3851
 by February 29, 2008.
 Space is limited.*

Holiday Closings

Presidents' Day

Monday, February 18, 2008

DON'T LET THIS HAPPEN TO YOU!

*Consolidate your bills
 with a Home Equity Loan
 from Agriculture FCU*

Turn those bills into one easy monthly payment and write off your interest* at tax time. Bills have a way of piling up – and up and up! But a Home Equity Loan from Agriculture FCU is an easy way to cut them down to size.

You can pay off your holiday bills, credit card balances and other outstanding debt. And unlike a conventional debt consolidation loan, your interest payments may be tax deductible.* You may even have some money left over for home improvements or a family vacation.

Choose a fixed-rate Home Equity Loan or a flexible, variable-rate Home Equity Line of Credit. Either way, you'll enjoy a low rate, affordable payments, and the friendly service you expect from Agriculture FCU.

Get those bills out of your mailbox. Get your budget under control. And get 2008 off to a great start.

To apply 24/7, log on to www.agriculturefcu.org or call 888.451.5626 (LOAN).

All loans are subject to credit approvals. Closing cost must be paid if loan remains open less than 24 months. Minimum amount is \$10,000. Certain restrictions apply.

*Consult your tax advisor.