



AFCU Update



March 2008

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

Got a question? Get an instant answer.

Find the Information You Need, When You Need it.

If you have a question about products, services or accounts here at AFCU, there's no need to wonder – and no need to wait. Just log on to our website, type your question in the Ask box, and instantly get your answer! Our new Ask box is designed to help you, with accuracy, efficiency and convenience to fit your busy lifestyle. The Ask box is able to answer about 95% of all questions instantly, as well as providing standard documents and forms you might be looking for.

To use this new service, simply visit www.agriculturefcu.org and type your question in the Ask box on our home page.

ASK US!



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!

The Right is Green

...when you refinance your new or used vehicle with us!

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.

*APR = Annual Percentage Rate. Rate is effective March 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.

With a balance transfer to an AFCU Visa Platinum card, all you'll see is green!



A Visa Platinum Card from Agriculture Federal Credit Union offers lots of money-saving benefits:

- A low fixed rate
- An even lower rate on balance transfers
- A cash rebate of 1.25%* paid out every month
- No annual fee and no balance transfer fees
- Low balance rate for life of transfer

If you're carrying balances on other cards, switch them over to us. You can enjoy lower finance charges, one easy monthly payment, and friendly service from people who always have your best interests at heart.

Green is good! And more 'green' in your pocket is even better.

Call 800-368-3552 or log on to www.agriculturefcu.org.



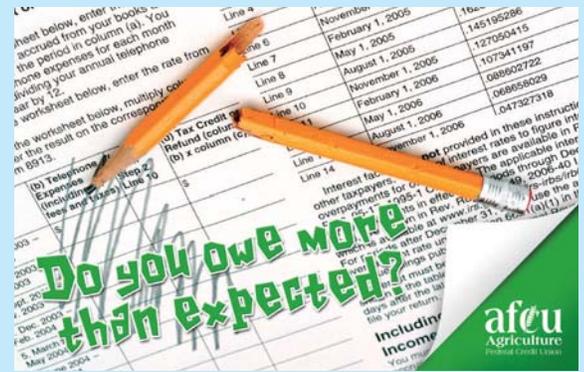
*Rebate is based on purchases only and is calculated on net purchases. Net purchases are defined as total purchases minus returns. Rebate amount is automatically credited to your Visa account monthly. Account must be open and in good standing to earn and receive rebates. Rebate offer may end or change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

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 March 1, 2008 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.



Your IRA Nest Egg



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 nest egg 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.

Education Corner



CUMA Mortgage School Two Locations:

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.

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.