

AFCU Update

September 2008

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

*Dive into lower car payments
at Agriculture FCU.*

New and Used Auto
Rates as low as 3.74% APR*

Dive into
great savings!

Who doesn't want to save money? With new and used auto rates as low as 3.74% APR*, you'll leap into a pool of savings. Or refinance† your vehicle at AFCU and enjoy your lower car payments!

Plus, for a limited time, get a \$25** gas card when your loan is disbursed.

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

*APR is Annual Percentage Rate. Rate is effective 08/04/08 and may change at any time without advance notice. Rate quoted is based on new or used auto with a term of 36 months or less. Rate may vary as it is determined by an evaluation of credit, amount, term and other factors. Certain restrictions and conditions apply. **Minimum loan amount required is \$10,000. †Current AFCU auto loans do not qualify.

What is a Reverse Mortgage?

A reverse mortgage is a unique loan that allows homeowners age 62 years and older to convert part of the equity in their home into monthly income or cash without having to sell the home, give up title, or take on additional monthly mortgage payments. The loan proceeds are tax-free* and can be paid to the member in any of the following ways: all at once, in regular monthly advances, or as a Line of Credit allowing the member to draw on available funds whenever necessary. Since you make no monthly payments, the amount you owe grows larger over time. However, you will never owe more than your house's value at the time the loan is repaid. You or your estate will pay the money back--plus interest--when you sell your house, permanently move out of your house or upon death, etc. You do not need a minimum amount of income to qualify for a reverse mortgage nor are there medical, credit or credit score requirements.

You can find more information on Reverse Mortgages on our website at <http://www.agriculturefcu.org/products/mortgage/reverse.html>.

To apply for a reverse mortgage or speak to a reverse mortgage specialist, please contact our Mortgage partner at the Credit Union Mortgage Association, (800) 231-8855 Ext. 128.

* Certain tax implications may apply for lump-sum payments. Interest may be tax deductible upon loan repayment. Please consult your tax advisor.

FYI:

Agriculture FCU Presents:
**Super Savers & Young
Millionaires Club Seminar**

Saturday, September 13, 2008
USDA, South Building
14th & Independence Ave, SW
Wing 2, Cafeteria
Washington, DC 20250
11:00 p.m. - 1:00 p.m.

Speakers: To be announced

*Don't miss out on the food, fun,
prizes and surprises!*

RSVP by August 31st. Send an email
to marketing@agriculturefcu.org
or call 202-479-3851.

Find your way home to Agriculture FCU
and begin your dream of financial freedom.

Enjoy benefits like these:

- Home Equity Loans
- Share Savings
- Certificates of Deposit
- New and Used Auto Loans
- Holiday Club Savings
- Vacation Club Savings

...and many more!

We'll guide you through
all your financial needs.

With a home equity loan or line of credit from Agriculture FCU, you'll have everything you need to create your masterpiece.

We offer home equity loans with rates as low as 4.99% APR⁽¹⁾⁽²⁾ and home equity lines of credit with rates as low as 5.00% APR⁽¹⁾⁽³⁾.

Tuition, home improvements, debt consolidation. No matter what your needs, Agriculture FCU combines skillfull assistance with low rates to help you create your masterpiece.

Agriculture FCU can help you paint your world with a home equity loan or line of credit.



To apply, log on to www.agriculturefcu.org or call (888) 451-5626 any time, day or night.

¹APR is Annual Percentage Rate. Rate is effective 08/04/08 and may change at any time without advance notice. Flood and/or hazard insurance may be required. All loans are subject to credit approval. Closing costs must be paid if loan remains open less than 24 months. Minimum amount is \$10,000. Certain restrictions apply. ²To receive the special rate of 4.99%, the maximum amount is \$30,000, maximum term is five years and maximum LTV is 80%. Limited time only. ³APR will vary based on the Wall Street Journal prime rate plus or minus a margin and based on LTV and/or your credit rating. The current prime rate is 5.00% as of 04/30/08.

Education Corner



Agriculture Federal Credit Union Presents:
Reverse Mortgage Seminar
Wednesday, September 17, 2008
USDA, South Building, Room SM-2
12 p.m. - 1 p.m.
Lunch will be provided. Seating is limited.
Please RSVP to (202) 479-3851
by September 16, 2008.

Agriculture Federal Credit Union Presents:
Proven Ways to Handle Your Bills Seminar
Tuesday, September 30, 2008
Riverdale Branch - Conference Room A
12 p.m. - 1 p.m.
Lunch will be provided. Seating is limited.
Please RSVP to (202) 479-3851
by September 26, 2008.

Agriculture Federal Credit Union Presents:
Proven Ways to Handle Your Bills Seminar
Wednesday, October 1, 2008
Park Center Branch - Room 830
12 p.m. - 1 p.m.
Lunch will be provided. Seating is limited.
Please RSVP to (202) 479-3851
by September 29, 2008.

Beat the Back to School Blues...
with a personal loan from Agriculture FCU.
Rates as low as 7.99% APR*



Don't let back to school expenses weigh you down.

Agriculture FCU is the perfect resource for all your school expenses - tuition, books, a laptop, or for whatever you need!

This year, we can

help you prepare for all your back to school shopping with personal loan rates as low as 7.99% APR*.

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

* APR = Annual Percentage Rate. Rate effective as of 08/04/08. Rate may vary as it is determined by an evaluation of credit, amount, term, and other factors. Minimum loan amount is \$500. Certain restrictions apply.

Membership is a gift your family and friends can enjoy! We have something for everyone so pass the savings on to your family, coworkers and friends. We'll deposit the required minimum balance of \$5.00 to their accounts when they use promotion code 1234 to join.

Go to www.agriculturefcu.org to join today!

Holiday Closing:
Labor Day
Monday, September 1st
Columbus Day
Monday, October 13th



Federally insured by NCUA