

The Sheaf

afcu
Agriculture
Federal Credit Union

Spring 2007

We make buying a car easy! For qualified members, we offer pre-authorized drafts that allow for 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 (APR) as low as 5.49%* on new vehicles. When you qualify for an auto loan at Agriculture FCU, you'll get a great rate and outstanding member service.

Shop with confidence and when



afcu
Agriculture
Federal Credit Union

Enjoy
your new
ride

Rates as low as
5.49% APR*

you've found the car of your dreams, log on to www.agriculturefcu.org to apply for a quick and easy pre-approval. For convenience and flexibility, we can't be beat!

*APR is annual percentage rate. Rate effective as of 04/01/07 and may change at any time without advance notice. All loans are subject to approval.



Getting a home loan has never been easier!

Now you can call Agriculture Federal Credit Union any time you need us, 24 hours a day, seven days a week.

Log on to www.agriculturefcu.org, or call us at (800) 368-3552!

With so many options, it can seem overwhelming but, getting a home loan doesn't have to be complicated. Agriculture Federal Credit Union offers a wide variety of first mortgage options so we've got the home loan to fit your needs.

From getting pre-approved to closing on your home loan, you can take comfort in knowing that an Agriculture FCU Loan Officer will be there to guide you through every step of financing your home — and you can feel confident you're getting a great deal!

What's the first step to getting a home loan? It doesn't matter if you're looking for an adjustable or fixed loan, or if you're a first time homebuyer with a small down payment — simply visit www.agriculturefcu.org or call (800) 357-3729 to get your application started today!



Stay
connected...

...to your money
by phone or online 24/7!

Contact Agriculture Federal Credit Union
at www.agriculturefcu.org or (800) 368-3552

Open a New Vacation or Holiday Club Account and the Coffee Is On Us!

For a limited time, you'll receive a **\$10 Starbucks Card*** when you open a new Vacation or Holiday Club account with a minimum of \$25 per pay period direct deposit or payroll deduction.

Visit www.agriculturefcu.org to learn more about our club accounts and to open yours online today!

**Agriculture FCU will mail a \$10 Starbucks® gift card to the member's home address after the first direct deposit or payroll deduction has been received. Limit one gift card per household.*



Attend and you could win great prizes!

Come to the 72nd Annual Meeting

All members are invited to the Credit Union's Annual Meeting, set for 12:00 noon on Wednesday, April 25, 2007 in the Jefferson Auditorium of the USDA's South Building, 14th & Independence Ave. SW, Washington, DC.

This is a great opportunity to meet your Board of Directors and hear how your credit union performed during 2006.

What Are You Doing About Your Retirement Investments?

Make your retirement investment really count for something by investing in an Individual Retirement Account (IRA). With rates as high as 6.00% APY*, you are sure to be a winner at Agriculture Federal Credit Union.

- Insured up to \$250,000
- Guaranteed return on your deposit
- Tax benefits (consult your tax advisor)
- Competitive rates up to 6.00% APY*

April 17, 2007 is the last day to make your 2006 tax year IRA contribution.

**APY is annual percentage yield. Rate is effective 04/01/07 and may change at any time without advance notice. A penalty applies for early withdrawal. Rate quoted is based on a minimum deposit of \$1,000 into a 60-month IRA share certificate.*

GAMBLE IT?



INVEST IT?

IRA Special Rates as high as

6% APY*

WHAT ARE *you* DOING ABOUT YOUR RETIREMENT INVESTMENTS?

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Sitting on cash?

Pull out the cash with our home equity loans.

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It's your equity.
Use it your way.

Holiday Closings

Memorial Day
May 28th

Independence Day
July 4th

You may have thousands of dollars of home equity just waiting to be tapped. If you have high rate credit cards, major expenses, or just want to take your dream vacation, why not take advantage of this hidden wealth?

With a home equity loan from Agriculture Federal Credit Union, you can get all the money you need for:

- ◆ Debt Consolidation
- ◆ Home Improvements
- ◆ College Tuition
- ◆ Hawaii or Paris or Australia or wherever **you** want to go!

Enjoy rates as low as 6.49% APR*. If you have a home equity line of credit with a variable rate, ask us about locking in a low rate for predictable payments and peace of mind.

Call for 24-hour-a-day loan approval at **(888) 451-5626**, or log on to **www.agriculturefcu.org** to discover the advantages of our home equity loans for yourself.

*APR is annual percentage rate. Rate effective 04/01/07 and may change at any time without advance notice. All loans are subject to credit approvals. Closing costs must be paid if loan remains open less than 24 months. Minimum loan amount is \$10,000.

OWE TAXES? RELAX. WE CAN HELP!

Tax season is upon us and that means you may have to pay. Do you owe more than you expected or don't want to tap into savings? Let Agriculture Federal Credit Union help with a tax loan* with rates as low as 9.99% APR**. Apply today and relax for the rest of tax season!

*Limited time offer. Loan repayment terms up to 24 months.

**APR is annual percentage rate. Rate is effective 04/01/2007 and may change at any time without advance notice. Actual rate is determined by a review of the applicant's credit and may be higher.

Owe taxes? Relax.
We can help.

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GETTING MONEY BACK?

Were you lucky enough to have earned a refund this year? Use our routing number, 254074057, and have the funds deposited directly into your Agriculture FCU account. Then you can take advantage of our investment options with a high yield Share or IRA Certificate, or start a Money Market account.

RATES

	APR*		
Vehicle — Fixed Rate	New	Used	
	100% MSRP	100% NADA	
Up to 60 months as low as	5.49%	5.99%	
Up to 72 months as low as	6.75%	7.25%	
Up to 84 months as low as	6.75%	7.25%	
Recreational Vehicles - Fixed Rate	3.00% + current vehicle offering rate		
Signature Loans - Fixed Rate	Up to 60 months as low as 9.99%		
Credit Cards - Fixed Rate			
Visa Platinum (no annual fee)	10.90%		
Visa Classic (no annual fee)	12.90%		
Visa Secured	12.90%		
First Mortgages Visit www.agriculturefcu.org for current rates			
No Closing Cost Second Mortgage - Fixed Rate**	APR*		
Up to 60 months as low as	6.49%		
Up to 120 months as low as	6.49%		
Up to 180 months as low as	6.99%		
Up to 240 months as low as	7.25%		
	Over 80% LTV add 1%		
	Over 90% LTV add 2%		
No Closing Cost Home Equity Line of Credit - Variable Rate	APR*		
80% LTV up to 180 months/as low as	8.25% (Prime)		
90% LTV up to 180 months/as low as	9.25% (Prime+1.00%)		
100% LTV up to 180 months/as low as	10.25% (Prime+2.00%)		
Share Savings - Variable Rate	Int. Rate	APY	Min Balance
Base Share Savings	1.00%	1.00%	\$5.00
Club Accounts	1.00%	1.00%	\$5.00
IRA Share Savings	1.00%	1.00%	\$5.00
Money Market - Variable Rate			
Balance up to \$10,000	2.96%	3.00%	\$2,500
Balance up to \$25,000	3.20%	3.25%	\$10,000
Balance up to \$50,000	3.69%	3.75%	\$25,000
Balance \$50,000 or more	4.17%	4.25%	\$50,000
Share Certificate - Fixed Rate			
06 Months	4.91%	5.00%	\$1,000
12 Months	5.05%	5.15%	\$1,000
24 Months	5.05%	5.15%	\$1,000
36 Months	5.39%	5.50%	\$1,000
48 Months	5.39%	5.50%	\$1,000
60 Months	5.63%	5.75%	\$1,000
IRA Share Certificate			
06 Months	5.15%	5.25%	\$1,000
12 Months	5.29%	5.40%	\$1,000
24 Months	5.29%	5.40%	\$1,000
36 Months	5.63%	5.75%	\$1,000
48 Months	5.63%	5.75%	\$1,000
60 Months	5.87%	6.00%	\$1,000
Asset Builder Certificate			
24 Months	4.67%	4.75%	\$0

All rates are effective 04/01/2007 and may change at any time without notice.

LOCATIONS & HOURS

South Building Branch
USDA, Room SM2
14th & Independence Ave SW
Washington, DC 20250

Office Hours
Monday-Friday 8:30am-3:30pm
Call Center Hours
24/7

Riverdale Branch*
4700 River Road
Riverdale, MD 20737
(301) 277-2295

Park Center Branch*
3101 Park Center Drive
Suite 301
Alexandria, VA 22302
(703) 578-2918

M Street Branch*
1800 M Street, NW
Room 3092
Washington, DC 20036
(202) 694-5750

Smithsonian Branch*
Smithsonian Castle, Rm B-10
1000 Jefferson Drive, SW
Washington, DC 20560
(202) 357-2981

*Business hours at these branches are Monday-Friday from 8:30 am to 1:00 pm and 2:00 pm to 3:30 pm.

Contact Information

24-hour Call Center

(202) 479-2270
(800) 368-3552
FAX (202) 479-3877

Audio Response Teller (A.R.T)

24-hour Telephone Banking
(202) 479-2270
(800) 872-AFCU

E-Mail

members@agriculturefcu.org

Website

www.agriculturefcu.org

Loans By Phone

24-hour Application
(888) 451-5626

Mailing Address

P.O. Box 3419
Alexandria, VA 22302

Board of Directors

directors@agriculturefcu.org

Clifton Jeter, Chairperson

Iris Carter

Stephen Hawkins, Vice-Chairperson

Preston Davis

John Link, Treasurer

Patricia O'Connell

David Rose, Secretary

Elard J. Phillips

Deborah Ben-David

Supervisory Committee

supervisory@agriculturefcu.org

Wilhelmina Bratton

Harolyn Boulware

Arthur Holmes

Jim Holohan

Senney Turner

President/CEO

Margie Click

*Annual percentage rate. Rates effective 04/01/07 and may change at any time without advance notice. Visit www.agriculturefcu.org for current rates.

**Closing costs must be paid if loan remains open for less than 24 months. There is a \$300 application fee that will be refunded at loan closing.

A \$2.00 monthly charge applies if average monthly share balance is below \$100 and aggregate balance of all AFCU accounts is less than \$5,000.

