



Skip-A-Payment!

A little extra cash... just when you need it most



When fall comes, it often seems like the bills are piling up faster than the leaves out on the front lawn. With education expenses, home improvements, car loans, and upcoming holiday bills, it can be a time of financial stress. A great way to get the extra cash you need during this time of year is AFCU's Skip-A-Payment.

With Skip-A-Payment, you pick the month you want to skip your regularly scheduled monthly or bi-weekly payments on any AFCU consumer loan you

have (excluding Home Equity, Home Equity Line of Credit, or First Mortgage). Choose from your December and/or January payment. Pay a low processing fee of \$35 per loan per month, which we will automatically deduct from your share savings or checking account. If your monthly loan payment is automatically deducted through payroll deduction or direct deposit, no transfers will be made from your account.

- 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.

- Interest will continue to accrue on your loan(s).

- Co-Applicant on any loan must also sign the Skip-A-Payment request.

- Your loan term will be extended and other restrictions may apply.

- Offer good through January 31, 2008.

To enroll in the Skip-A-Payment program, or for more information, call us 24/7 at 202-479-2270, log on to www.agriculturefcu.org or come into any branch.

*Good standing is defined as maintaining positive balance on deposit accounts, current status on Agriculture FCU loans and regular account activity.

A New Home, A New Dream: Our Mortgages Can Make It Happen

You've been dreaming about a new house or refinancing your mortgage long enough. Now, let Agriculture FCU help make it a reality. We're here to help you achieve your goals. Whether you're a first-time home buyer or interested in refinancing to save money, we'll do everything we can to make your dream become a reality. Our first mortgage plans offer:

~ For a limited time, the credit union will be waiving a portion of the closing costs for members applying for an Agriculture FCU first mortgage up to 15 years and first mortgage adjustable rate mortgages (ARMs) of any term.

~ Total Savings Up To \$895.00* of the closing

costs on fixed rate first mortgages up to 15 years and currently offered adjustable rate mortgages.

~ Quick, convenient online application.

~ Personal assistance every step of the way.

Plus...we'll be offering a **90 day rate lock** on the interest rate.

Take the first step today.
Call us 24/7 at (800) 811-9938 or visit www.agriculturefcu.org to get started.

*Offer valid 10/01/07 and may end at any time without advance notice. Offer applies only to fixed rate first mortgages of 15 years or less, and to any currently offered adjustable

rate first mortgage. Agriculture FCU covers applicable fees only if the loan is closed. Otherwise, all third-party fees incurred will revert to and become the responsibility of the applicant. Fees not covered include, but are not limited to, title insurance premium; government recording fees; survey or pest inspection costs; and initial escrow deposits. Other terms and conditions may apply.



Seminars

MVCP Car Buying Seminar
October 3, 2007

USDA South Building
 Room 1505
 12pm - 1pm
 Lunch will be provided!
 RSVP to 202-479-3851

Credit Workshop
October 24, 2007

USDA South Building
 Room 1505
 12pm - 1pm
 Lunch will be provided!
 RSVP to 202-479-3851

Home Buying Seminar
November 7, 2007

USDA South Building
 Room 1505
 12pm - 1pm
 Lunch will be provided!
 RSVP to 202-479-3851

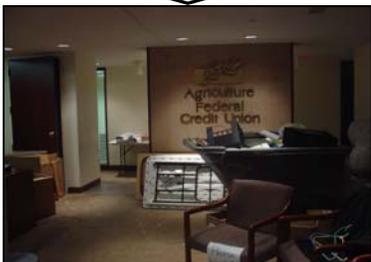


Renovations

Thank you to our members for being understanding and for tolerating the inconvenience during the renovations.

Phase I - After Pictures
 Completed

Phase II - Before Pictures
 In progress



International Credit Union Day October 18, 2007.

Together we serve members from all walks of life. Every day we strive to provide the products and services members need to achieve their financial goals. Through our combined efforts, we make a difference in the lives of millions of members every day.

This International Credit Union Day, we want to bring attention to our unique traits as we educate existing members and attract new ones. On October 18th, join the more than 42,000 credit unions in 97 countries to celebrate our accomplished history, our shared values, and our bright future.

Visit your local AFCU branch to pick up some **free giveaways!**

Home Loans: Get a loan and get away.

Odds are you have at least one major project planned for your home this fall. And you'll probably deserve a vacation once you get your project completed. Well, we can help you with both! Agriculture FCU is giving you a chance to get away by offering a free vacation if you open a new fixed home equity loan with rates as low as 6.99% APR* or home equity line of credit (HELOC) with rates as low as Prime** and take an advance of at least \$15,000 at loan closing. Members who qualify will receive a voucher good for a 3-day/2-night vacation package that includes over 900 hotels and resorts to choose from, up to 15 months to travel and only a day advance notice required.

*APR is annual percentage rate and applies to a fixed rate home equity loan. Rate is effective as of 10/01/2007 and may change at any time without advance notice. All loans are subject to credit approval and actual rate may vary based on applicant's credit and other factors. Closing costs must be paid if loan remains open for less than 24 months. Member must pay all closing costs for amounts less than \$15,000. There is a \$300 application fee that will be refunded if loan is closed. Only loans opened during promotion period will qualify for vacation package. Agriculture FCU home equity cash advances do qualify for vacation packages (advances of \$15,000 or greater).

**APR is annual percentage rate and applies to variable rate home equity lines of credit. APR will vary based on the Wall Street Journal prime rate plus or minus a margin. The current Wall Street Journal Prime Rate is 7.75% as of 10/01/2007. Maximum APR is 18%. Flood and/or hazard insurance may be required. Rate is effective as of 10/01/2007 and may change at any time without advance notice. All loans are subject to credit approval and actual rate may vary based on applicant's credit and other factors. Closing costs must be paid if loan remains open for less than 24 months. Member must pay all closing costs for amounts less than \$15,000. There is a \$300 application fee that will be refunded if loan is closed. Only loans opened during promotion period will qualify for vacation package. Refinances do not qualify for vacation packages. Certain restrictions apply.

Visa Platinum Credit Card

With Purchasing Power (and a cash rebate) like this, The World is Yours ... Receive 1.25%* cash back on net purchases.



With world-wide acceptance and 24-hour cash advance capabilities, you can travel, shop or just run errands with ease.

- ◇ Low Fixed Rate of 12.90% APR**
- ◇ Balance Transfer Rate of 6.90% APR*** with no balance transfer fee!
- ◇ No Annual Fee
- ◇ Online Account Access

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

Agriculture FCU is open to anyone who lives, works, worships, volunteers or attends school in the District of Columbia as well as employees, retirees and family members of select employee groups. If you'd like to join Agriculture FCU, visit our website to learn how you may be eligible.

*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 10/01/07 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. Full details will be provided when you become a cardholder. The rate may increase if the account becomes delinquent.

***APR is annual percentage rate. Rate is effective as of 10/01/07 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. Certain restrictions apply.

Columbus Day

Monday, October 8

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

HOLIDAY CLOSINGS

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

Members who maintain a Holiday Club account will have the balances in their accounts 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.

Auto Loans for Less!

It's never been easier to get what you want! Choose the car you want, let Agriculture FCU finance your purchase, and you can decide how you want to save money on your auto loan.

**90 days with no payments
OR
Rates as low as .90% APR* for 90 days!**

We make buying a car effortless! To apply for your new or used car loan, call 24/7 at (202) 479-2270, (800) 368-3552, or apply online at www.agriculturefcu.org.

*APR is annual percentage rate. Rate is effective 10/01/07 and may change at any time without advance notice. Actual rate may be higher, as it is determined by term of loan and an evaluation of the applicant's credit. After the 90 day term, rate will revert to the original qualifying rate. Current Agriculture FCU loans are ineligible. Certain restrictions apply.



RATES

	APR*		
Vehicle — Fixed Rate	New 100% MSRP	Used 100% NADA	
Up to 60 months as low as	5.75%	6.25%	
Up to 72 months as low as	7.25%	7.75%	
Up to 84 months as low as	7.25%	7.75%	
Recreational Vehicles - Fixed Rate	3.00% + current vehicle offering rate		
Signature Loans - Fixed Rate Up to 60 months as low as	10.25%		
Credit Cards - Fixed Rate Visa Platinum (no annual fee) Visa Classic (no annual fee)	12.90% 14.90%		
First Mortgages Visit www.agriculturefcu.org for current rates			
No Closing Cost Second Mortgage - Fixed Rate**	APR*		
Up to 60 months as low as	6.99%		
Over 80% LTV add 1% Over	Up to 120 months as low as 7.25%		
90% LTV add 2%	Up to 180 months as low as 7.49%		
	Up to 240 months as low as 7.49%		
No Closing Cost Home Equity Line of Credit - Variable Rate	APR*		
80% LTV up to 180 months/as low as	7.75% (Prime)		
90% LTV up to 180 months/as low as	8.75% (Prime+1.00%)		
100% LTV up to 180 months/as low as	9.75% (Prime+2.00%)		
Share Savings - Variable Rate -	Int. Rate	APY	Min Balance
Base Share Savings	0.75%	0.75%	\$5.00
Club Accounts	0.75%	0.75%	\$5.00
IRA Share Savings	0.75%	0.75%	\$5.00
Money Market - Variable Rate			
\$0	.50%	.50%	\$2,500
Balance up to \$2,500	1.29%	1.30%	\$2,500
Balance up to \$10,000	2.47%	2.50%	\$10,000
Balance up to \$30,000	2.86%	2.90%	\$30,000
Balance up to \$40,000	2.96%	3.00%	\$40,000
Balance up to \$50,000	3.25%	3.30%	\$50,000
Balance up to \$60,000	3.35%	3.40%	\$60,000
Balance up to \$70,000	3.45%	3.50%	\$70,000
Balance up to \$80,000	3.54%	3.60%	\$80,000
Balance \$100,000 or more	3.83%	3.90%	\$100,000
IRA and Share Certificates - Fixed Rate			
06 Months	4.28%	4.35%	\$1,000
12 Months	4.57%	4.65%	\$1,000
24 Months	4.76%	4.85%	\$1,000
36 Months	4.86%	4.95%	\$1,000
48 Months	4.96%	5.05%	\$1,000
60 Months	5.00%	5.10%	\$1,000
Asset Builder Certificate			
24 Months	4.18%	4.25%	\$0

All rates are effective 10/01/2007 and may change at any time without notice. Prime Rate is 7.75% as of the effective date indicated above. Offering rates are subject to change without notice.

LOCATIONS & HOURS

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

NEW - Cafeteria Branch
USDA, Room 1210
Hours: 7:30am—3:30 pm

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 this branch are Monday-Friday from 8:30 am to 1:00 pm and 2:00 pm to 3:30 pm.

Office Hours
Monday-Friday 8:30am-3:30pm

Call Center Hours:
24/7

Contact Information

24-hour Call Center
(202) 479-2270
(800) 368-3552
FAX (202) 479-3877

E-Mail
members@agriculturefcu.org
Website
www.agriculturefcu.org

Audio Response Teller (A.R.T)
24-hour Telephone Banking
(202) 479-2270
(800) 872-AFCU (2328)

24-hour Loans By Phone
(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 10/01/07 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.

