

AFCU UPDATE

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Your AFCU monthly update/September 2007

FYI:

For the last few months, the main branch of Agriculture FCU has been undergoing renovations. The first phase was successfully completed at the end of August. During the second phase, the half of the office being renovated includes the teller and member services areas. These services will be located on the 1st floor of the USDA South Building, adjacent to the cafeteria. For further convenience, for non-cash transactions only, two Member Services Representatives will be stationed across the hall from the branch in the OPEDA office. We thank you for your patience during this time.

All branches of Agriculture FCU except the M Street Branch, will remain open from 1:00 p.m. to 2:00 p.m. to better serve your needs. The M Street Branch will continue to close from 1:00 p.m. to 2:00 p.m. daily.

Agriculture FCU is happy to announce the opening of our newest branch, located in the USDA South Building, on the 1st Floor in Wing 2.

VISA® PLATINUM CARD

A Visa® Platinum Card from Agriculture FCU makes discovering treasures convenient and affordable. With world-wide acceptance and 24-hour cash advance capabilities, you can travel, shop or just run errands with ease. And with its cash rebate*, you'll earn 1.25% back each month on net purchases.

- ◆ 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, day or night.

*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 09/01/07 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.

***Rate quoted is for balance transfers from non-Agriculture FCU accounts only and is good for the life of the transfer balance. Full details will be provided when you become a cardholder.



THIS YEAR'S VACATION IS ON THE HOUSE!

Want a free vacation? Just open a First Mortgage, Home Equity Loan or Home Equity Line of Credit for at least \$25,000 at closing and you'll get a

voucher good for a 3-day/2-night vacation package.**

☛ Good at over 100 Hyatt hotels and resorts in more than 30 cities.

☛ Only 45-day advance notice required.

☛ Up to 18 months to travel.

Visit www.agriculturefcu.org to apply online or call (888) 451-5626 for more details.

Fixed Rate Home Equity Loans as low as 6.49%APR*

Variable Rate Home Equity Lines of Credit (HELOC) as low as 8.25%APR*

*APR is Annual Percentage Rate. Rate is effective 09/01/07 and may change at any time without advance notice. Hazard and/or Flood Insurance may be required. Fixed Home Equity Rate quoted is based on 80% loan to value (LTV) and other factors. HELOC APR will vary based on the Wall Street Journal Prime Rate plus or minus a margin. Margin is determined by LTV and applicant's credit. The current Wall Street Journal Prime Rate is 8.25% as of 08/20/07. Maximum APR is 18%. Rate quoted is based on 80% loan to value (LTV) and other factors. Actual rate may vary as it is determined by LTV, applicant's credit and other factors. All loans are subject to credit approval. Minimum loan advance amount is \$25,000. Only loans opened during promotion period will qualify for vacation packages. Refinances on existing AFCU loans do not qualify for vacation packages. Closing costs must be paid if loan remains open less than 24 months.

**Travel costs not included in voucher.

Smithsonian Branch
1000 Jefferson Drive, SW
Washington, DC
Room 3112

United Buying Service Car-Buying
September 27th
8:30 a.m. to 10 a.m.

Call 202-357-2981 for reservations
by September 21st.

Main Branch
14th & Independence Ave., SW
Washington, DC
Room 1505

MVCP Car-Buying **Credit Workshop**
October 3rd **October 24th**
Noon-1:00 p.m. **Noon-1:00 p.m.**

Call 202-479-3851 for reservations.

Financially Fit at Any Age: A Game Plan for Your 50's

The nest is empty, at least for a while. Your career is well underway and you've still got time to plan for retirement. Your 50's are a busy, productive decade that can set the stage for a secure future.

Your "to do" list includes the following critical steps:

- * Save, save, save. You now qualify for "catch up" IRA contributions, so take advantage of them!
- * Establish a retirement savings goal. It's easier to stay motivated if you have a number in mind. As a rough guide, your nest egg should be 20-25 times your retirement income goal.
- * Make sure you have appropriate estate planning tools in place. Consult an attorney for advice on wills, trusts, power of attorney and more.
- * Evaluate your insurance coverage. If the kids are out on their own, you may not need much life insurance. On the other hand, if you can afford it, long term care insurance may be a wise move.
- * Watch your asset allocation. You want to keep your money growing — but of course, you don't want to rely on risky investments.

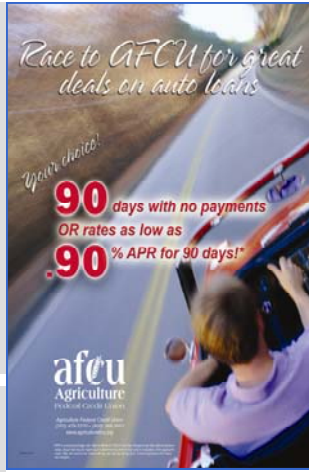
With your assets growing and big goals ahead, it's important to have a trusted financial partner on your side. Agriculture FCU has the accounts, resources, and tools you need to put your plans in motion.

Call, stop by or visit www.agriculturefcu.org today.
(Source: www.bankrate.com)

Holiday Closings

Labor Day
September 3rd

Columbus Day
October 8th



UNCERTAINTY IN THE MORTGAGE INDUSTRY

Agriculture Federal Credit Union would like to assure you that the recent volatility in the mortgage market has had very little impact on our ability to serve you. Although the mortgage markets are experiencing a great deal of instability and uncertainty, we remain strong financially, with the resources, liquidity and stability required for operation. We will continue to provide quality products, competitive rates, and excellent service to our membership, and we thank you for your support.

90 Days of Extreme Savings!

Buying the car you want has never been so easy.

.90% APR* for 90 days or no payment for 90 days!

Let Agriculture FCU finance your purchase and you decide how you want to save money on your auto loan.

Log on to www.agriculturefcu.org to apply today!

*APR is annual percentage rate. Rate is effective as of 09/01/07 and may change at any time without advance notice. Rate may vary as it is determined by an evaluation of credit, term and other factors.

A New Home, A New Dream.



A New Home, A New Dream

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:

- Payment of \$895 of the closing costs on fixed rate first mortgages up to 15 years and currently offered adjustable rate mortgages*
- 90-day rate lock
- Great rates
- Quick, convenient online application
- Personal assistance every step of the way

Take the first step today. Call us at

(800) 811-9938 or visit

www.agriculturefcu.org to get started.

*Offer valid 09/01/07 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.

