

AFCU Update

August 2008

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Back to School

It seems like your children just got out of class for the summer, but before you know it, they'll be heading back to school. Are you ready for the new year yet?

Agriculture FCU is the perfect resource for all your school requirements, whether that is tuition for college, a laptop computer, or for whatever you need!

This year, we can help you prepare for all your back to school shopping with a personal loan with rates as low as **7.99% APR***.

Apply online at www.agriculturefcu.org or call (888) 451-5626 to apply today!

*APR = Annual Percentage Rate. Rate effective as of 06/30/2008. Rate may vary as it is determined by an evaluation of credit, amount, term and other factors. Minimum loan amount is \$500. Terms up to 60 months. Certain restrictions apply.



FYI:

Agriculture FCU membership is just a mouse click away. We offer convenient, online membership application on our website. Along with Home Banking, Bill Payment, and pre-approval for real estate and consumer loans, Agriculture FCU is available to you 24/7, anywhere.

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!



Apply online at www.agriculturefcu.org and get \$50 upon funding of any loan advance of \$5,000 or more.

If the loan becomes delinquent or is paid off within 12 months, the \$50 incentive will be charged back to the loan. For a limited time.



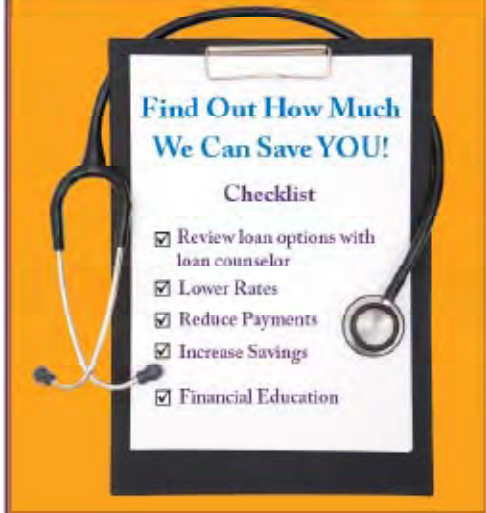
Filling your gas tank does not have to cost so much.

Effective August 1, 2008, our Visa Platinum card offers tiered rebates. Up to the first \$1,500

in monthly net* purchases will receive a .50% rebate. The remainder of the monthly net purchases over \$1,500 will receive 1.00% cash rebate. **Plus, use your AFCU Visa Platinum Card and get an additional 1.25% cash back on all gas purchases.**

* Rebate is based on purchases only and is calculated on net purchases. 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.

Ask About Our Personal Financial Checkup



Stop by your local branch for your personal financial checkup TODAY!

Found Your Dream Car?



Agriculture FCU is here to make sure your loan fits your needs and your budget. With low rates, pre-approval and quick, friendly service, we'll get you behind the wheel of your dream car faster.

We have new and used auto rates as low as **3.74% APR*** up to 60 months and new and used auto rates as low as **4.24% APR*** for 72-84 months.

Or if you are in the market to refinance, swap your auto loan to Agriculture FCU and drop your rate up to **1.00%!**

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

*APR is Annual Percentage Rate. Rate is effective 06/30/08 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. Certain restrictions apply.

Education Corner



Agriculture Federal Credit Union Presents:

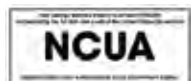
Super Savers & Young Millionaires Club Seminar
Saturday, September 13, 2008
USDA, South Building
14th & Independence Ave, SW
Wing 2, Cafeteria
Washington, DC 20250
11:00 p.m. - 1:00 p.m.

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.

*Holiday Closing:
Labor Day
Monday, September 1st*



Federally insured by NCUA



Squeeze the equity out of your home!

Come to Agriculture FCU and we can help you squeeze value out of your home...

Apply once. Then use your line of credit whenever you choose. It's a flexible way to borrow, and with a variable rate of **5.00% APR⁽¹⁾⁽³⁾**, you'll be in control.

We also offer fixed rate home equity loans with rates as low as **4.99% APR⁽²⁾⁽³⁾**. It's your equity. Use it your way.

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

¹APR 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 4/30/2008.

² To receive the special rate of 4.99%, the maximum amount is \$30,000, maximum term is five years and maximum LTV is 80%. For a limited time.

³ APR = Annual percentage rate. Rate is effective 06/30/08 and may change at any time without advance notice. Flood and/or hazard insurance may be required. All loans are subject to credit approvals. Closing costs must be paid if loan remains open less than 24 months. Minimum amount is \$10,000. Certain restrictions apply.

With Agriculture FCU, you can enjoy worry-free Share Draft Checking because here there are no minimum balance requirements and no monthly service charges. You'll also receive:

- Unlimited check writing with no per check fees
- Monthly statements
- Convenient ATM access worldwide and 24-hour telephone or online banking access

Go to www.agriculturefcu.org for more information.