

Enjoy a **One Time Penalty Free**

36 month Share Certificate at 3.50% APY*

Open one today and enjoy the flexibility!

afcu
Agriculture
Federal Credit Union

Open an Agriculture FCU Share Certificate and enjoy a one time, no penalty withdrawal!

Enjoy peace of mind, knowing that you can move your money whenever you wish, for whatever you need.

To open your share certificate, visit www.agriculturefcu.org or call (800) 368-3552 today!

*APY = Annual Percentage Yield. Rate of 3.46% is effective 5/21/2008 and may change at any time without advanced notice. Minimum deposit required is \$1,000. Certain restrictions apply.

FYI:

Agriculture Federal Credit Union in conjunction with the American Red Cross will host a **Blood Drive**.

When: June 4, 2008

Where: USDA South Building, Cafeteria

Time: 9:30 am - 2:00 pm

If you would like to participate, please call (202)479-3851 to set up a time.

Get a Home Equity Loan or Line of Credit...
and make your house work for you

You could win* a \$500 Home Improvement Gift Card and receive a Vacation Package** while supplies last

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Go to AFCU and get what you want, when you want it.

Apply once. Then use your line of credit when 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.

When you get a home equity loan or line of credit between May 26, 2008 and July 31, 2008, you will be entered into a drawing to win a \$500* home improvement gift card. Plus, every loan disbursed during this time will receive a 3-day/2-night vacation package**, while supplies last.

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

¹APR will vary based on the Wall Street Journal prime rate plus or minus a margin. 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 5/21/08 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.

* Minimum loan advance is \$10,000. If the loan is paid off within six months, the member will be responsible for the amount. Refinances on existing AFCU loans do not qualify. Travel costs not included in voucher for vacation package. Certain restrictions apply.

**Apply online 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.



Let Agriculture FCU help you *open the door* to your new home.



Agriculture FCU can *open the door* to your dream home! Our first mortgage programs include adjustable and fixed-rate options. We'll even pay \$895 of your closing costs!*

Fast, convenient online application allows you to shop quickly. Personal assistance every step of the way lets you shop with confidence.

**Call us today at (800) 368-3552 or
log on to www.agriculturefcu.org
to start living your dream!**

*Offer valid 05/21/08 & may end at any time without advance notice. Offer applies only to fixed rate first mortgages of 15 years or less, & to any currently offered adjustable rate first mortgage. AFCU covers applicable fees only if the loan is closed. Otherwise, all third-party fees incurred will revert to & 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; & initial escrow deposits. Other terms & conditions may apply.

Found your dream car?

**Rates as low as
3.99% APR***



**Apply online at www.agriculturefcu.org
or call (800) 368-3552.**

*APR = Annual Percentage Rate. Rate is effective 5/21/08 and may change at any time without advance notice. Rates quoted are based on new and used auto with a term of 60 months or less. 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:
Proven Ways to Handle Your Bills Seminar

Wednesday, June 11, 2008

USDA, South Building, Room SM-2

12 p.m. - 1 p.m.

RSVP to (202)479-3851 by June 9, 2008

Lunch will be provided!