



We Have Dropped Our Auto Loan Rates!
RATES ARE
As low as **3.99% APR*** for new auto
As low as **4.49% APR*** for used auto
afcu
Agriculture
Federal Credit Union
www.agriculturefcu.org

Auto Loans Cost Less at Agriculture FCU

We offer great rates, flexible terms and pre-approvals. Refinance or finance your car loan with us today. If it is time for that new set of wheels, see us for your best deal on a car loan.

To apply 24/7, go to www.agriculturefcu.org or call us at (202) 479-2270 or (888) 451-5626.

*APR = Annual Percentage Rate. Rate is effective as of 05/01/08. Rate 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.

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.



Buying a home?
It is a great time to **buy and**
a great time to **refinance.**
Receive **\$895** toward closing costs!

Agriculture FCU can help you reach your goals. We offer a variety of mortgages with competitive rates, and we'll even help pay a portion of your closing costs*. Whether you are a first-time home buyer or interested in refinancing to save money, we'll do everything we can to make your

dream come true. We have quick, convenient online application and personal assistance every step of the way.

Call us at **(800) 368-3552** or visit www.agriculturefcu.org to get started today.

*Offer valid 05/01/08 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 inspections costs; and initial escrow deposits. Other terms and conditions may apply.

Holiday Closing
Memorial Day - May 26

Thinking About **Saving Some \$\$\$\$**
on Your **Car Payments?**



Agriculture FCU
will reduce
your current rate by
1% APR*

Begin to feel the difference!

Refinance your car loan today at
www.agriculturefcu.org or call us at
(202) 479-2270 • (888) 451-5626 24/7

Reduce your current car rate by up to 1% APR!

Trying to find a way to cut down on expenses?
Refinance your car loan with us today.

Feel the difference. **Extra cash...!**

To apply 24/7, go to www.agriculturefcu.org

or

call us at (202) 479-2270 • (888) 451-5626

*APR = Annual Percentage Rate. Offer may change at any time without advance notice. Rate is based on your current rate verified by loan note. Current AFCU auto loans do not apply. Certain restrictions apply.

Consolidate your bills and have one easy monthly payment.

With a personal loan rate as low as **7.99% APR***
and terms up to 60 months,
you can already feel the difference!

To apply 24/7, log on to
www.agriculturefcu.org or
call (202) 479-2270 • (888)451-5626.

*APR = Annual Percentage Rate. Certain restrictions and conditions apply. Rate effective as of 05/01/08. 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.



Feeling the **Pinch**
with the **Gasoline**
Price Increases?

Consolidate
your bills and
feel the difference!

Rates As Low As
7.99% APR*



Agriculture Federal Credit Union
Home Equity Loan

Rates as low as
4.99% APR*
Up to 60 months

Get What You Want with a Home Equity Loan at Agriculture FCU

You Can:

- Consolidate Debt
- Complete Home Improvements
- Payoff Medical Expenses
- Buy Big-Ticket Appliances

To apply 24/7, go to www.agriculturefcu.org

or

call us at (202) 479-2270 • (888) 451-5626

*APR = Annual Percentage Rate. Rate is effective as of 05/01/08. All loans are subject to credit approvals. Closing costs must be paid if loan remains open less than 24 months. To receive the special rate of 4.99%, the maximum amount is \$30,000, maximum term is five (5) years, and maximum LTV is 80%. Certain restrictions apply.

Education Corner



Agriculture Federal Credit Union Presents:

A Credit Workshop

Wednesday, May 21, 2008

USDA, South Building, Room SM-2

12 p.m. - 1 p.m.

RSVP to (202)479-3851 by May 16, 2008*

*To receive a free copy of your credit report, please submit signed credit authorization form prior to the workshop.

Lunch will be provided!

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