



## Rollover IRAs

Leaving your job? Take your retirement account with you. When you retire or change jobs, you have lots of decisions to make. One of the most important is: what will you do with your retirement account?

Basically, you have four choices:

1. *Leave the money where it is* (probably not your best option). Your investment choices may be limited, and you may be over-weighted in company stock. If you switch jobs several times, you could end up with a hodge-podge

of retirement accounts that are hard to keep track of.

2. *Arrange an indirect rollover* (not a good idea). In an indirect rollover, you take the money out of the account, minus 20% for tax withholding. You have 60 days to establish a new account. But there's a catch. You have to contribute the entire original amount, making up the 20% difference from your own pocket to avoid taxation and possible penalty. You'll recover the 20% at tax time, but handling a rollover this way is complex and a bit risky.

3. *Cash out your account* (really bad idea). You will probably have to pay taxes and penalties, and you'll lose out on future

tax-deferred earnings. It may be tempting to take the money and run. But we've got three words of advice: don't do it.

4. *See us for a rollover IRA* (now you're talking!). We can arrange a direct rollover into a Traditional IRA. It's simple, flexible and convenient. Your money will be safe and sound at a financial institution you know you can trust. And if you prefer a Roth IRA, we'll convert it for you. No problem.

For more information simply call 800-368-3552 or stop by. We will be happy to help you with your rollover.

**The Light is Green**  
with a pre-approved Agriculture FCU loan.

## Holiday Closings

**Martin Luther King, Jr. Day**

Monday, January 21, 2008

**Presidents' Day**

Monday, February 18, 2008

Whether you want a new or used car, or just need to lower your payment and rates by refinancing your existing vehicle loan, with our help, nothing is stopping you.

Before you go to the dealership, apply for a pre-approved loan with Agriculture FCU. With rates as low as 5.50% APR\* and terms up to 84 months available, all you'll see is green!

Get a loan, and we will give you a \$50 gas card when your loan is disbursed.

\*APR is Annual Percentage Rate. Rate is effective 01/01/08 and may change at any time without advanced notice. Rate quoted is based on a new auto with a term of 60 months or less. Rate may vary as it is determined by an evaluation of credit, term, amount and other factors. Certain restrictions apply.

Call us at: 800-368-3552 ~ 202-479-2270

or

Visit us online at: [www.agriculturefcu.org](http://www.agriculturefcu.org)

# Good Neighbors

During the final phase of the renovation of the Main Branch of AFCU, we found that we needed office space outside of the branch for two Member Service Officers. Since space in the Agriculture complex is at a premium, we were faced with a dilemma. Our neighbor across the hallway from the branch is the Organization of Professional Employees of the Department of Agriculture (OPEDA). We asked Farook Sait, President, OPEDA, if they would share their office with our two staff members for the last two months of the construction. OPEDA unhesitatingly said yes and made us feel welcome. Because of this good neighbor, we were able to keep our Member Service Officers available to provide our members with unbroken service.

Established in 1929, OPEDA is an association of professional employees with the mission to enhance the quality of public service. OPEDA is the only department-wide dues-paying professional organization in USDA with current membership exceeding 2,500. Membership is open to all USDA employees (GS-4 and above) and retirees. For those who are interested, check out their website at [www.usda.gov/opeda](http://www.usda.gov/opeda). Thank you OPEDA – we appreciate your generosity to AFCU.

**DON'T LET THIS HAPPEN TO YOU!**

Consolidate your bills with a Home Equity Loan from Agriculture FCU

Turn those bills into one easy monthly payment and write off your interest at tax time\*. Bills have a way of piling up – and up and up! But a Home Equity Loan from Agriculture FCU is an easy way to cut them down to size.

You can pay off your holiday bills, credit card balances and other outstanding debt. And unlike a conventional debt consolidation loan, your interest payments may be tax deductible.\* You may even have some money left over for home improvements or a family vacation.

Choose a fixed-rate Home Equity Loan or a flexible, variable-rate Home Equity Line of Credit. Either way, you'll enjoy a low rate, affordable payments, and the friendly service you expect from Agriculture FCU. Get those bills out of your mailbox. Get your budget under control. And get 2008 off to a great start.

**Call 800.451.5626 (LOAN), stop by any AFCU branch or apply online at [www.agriculturefcu.org](http://www.agriculturefcu.org).**

\* Consult your tax advisor.

**ONE BILL. ONE PAYMENT.**



## Fee Schedule

Effective January 1, 2008

202-479-2270 • 800-368-3552 • [www.agriculturefcu.org](http://www.agriculturefcu.org)

### Savings/Checking/Money Market Services

Account History/Statement Copy	.....\$5.00
Below \$100 Average Monthly Share Balance*	.....\$2.00 per month
Returned Item - Insufficient Funds/Uncollected Funds	.....\$30.00
Returned Deposit Item - 1st Party	.....\$30.00
Returned Deposit Item - 2nd Party	.....\$12.00
Stop Payments	.....\$30.00
Check or Sales Draft Copy	.....\$5.00
Member Privilege - Per Item	.....\$30.00
Temporary Checks	.....\$.50 per check
MMA Excess Transactions**	.....\$10.00
Certified Checks	.....\$5.00

### ATM Services

Network ATM Withdrawals	.....Unlimited
Non-AFCU ATM Withdrawals	.....Unlimited
and Inquiries	.....\$2.00 after 3 free each month
Non-AFCU Card Withdrawals at AFCU ATMs	.....\$2.00
Reissue of ATM/Debit Card	.....\$5.00

### Loans

Return Loan Payment	.....\$30.00
Late Payment Fee	.....\$30.00
Visa® Over Limit Fee	.....\$28.00
Share Secured Visa Annual Fee	.....\$25.00
Cash Advance	.....2% of advance amount
Express Title Release	.....\$5.00
Lien Prevention	.....\$30.00

### Other Services

Money Orders	.....\$2.00
Traveler's Checks	.....1.00%
Traveler's Checks for Two	.....2.00%
Traveler's Gift Checks	.....\$2.50 per check
Visa Gift Card	.....\$3.00
Wire Transfers (outgoing)	.....\$15.00
International Wire Transfers (outgoing)	.....\$30.00
Legal Processes (Tax Levies & Attachments)	.....\$75.00
Collection Items	.....\$15.00
Express Mailing	.....\$20.00
Express Mailing Credit or Debit Card	.....\$25.00
Staff Assisted Telephone Transactions	.....\$2.00
Early Withdrawal of Holiday Club Account	.....\$10.00
Inactivity (no activity for 6 months)	.....\$3.50
Bad Address (no activity for 6 months)	.....\$3.50 per month
Account Research	.....\$15.00 per hour
Escheat Fees	.....\$75.00

### Internet Services

Funds Transfer (online)	.....\$2.00 standard, \$6.00 premium
Bill Pay Stop Payment	.....\$30.00
Inactive Bill Payment (no activity for 6 months)	.....\$5.00

\*No fee will apply if credit union relationship has an aggregate balance of \$5,000 or more.  
\*\*Over 6 pre-authorized withdrawals each month, 3 of which may be by check.

## Calling for Board of Directors Volunteers: Lending your expertise

The annual elections for our Board of Directors are just around the corner. We encourage any member who wants to get more involved in Agriculture Federal Credit Union to consider running for a position.

The Credit Union values every qualified member's participation, leadership and talents, so we encourage applicants to apply. If you are interested in serving a volunteer term on the Credit Union's Board of Directors, pick up an application at any branch and return it by January 31, 2008. If mailing, please send to Agriculture FCU, Attn: Nominating Committee, PO Box 3419, Alexandria, VA 22302 and it must be postmarked no later than January 31, 2008.

## You are Cordially Invited to ... AFCU's 73rd Annual Meeting April 30, 2008

Plan now to attend the Credit Union's Annual Meeting, where we will examine accomplishments of the past year and hear plans for the future plus announce the Board of Directors election results.

**Event:** AFCU Annual Meeting

**Time:** Noon

**Place:** Jefferson Auditorium  
USDA South Building  
14th and Independence Ave, SW  
Washington, DC 20250

Attend and  
register to win  
great prizes!

**See you there!**

### CUMA Mortgage School Two Locations :

Now is a GREAT time to buy a house; It's a buyer's market, rates are still low, and there is plenty of inventory! Attend our mortgage school and you could be ready to buy a house just in time for spring. The topics will include: The Home Buying Process, Understanding Your Good Faith Estimate, The Various Mortgage Programs, and Understanding Your Credit. Also learn how you may qualify for home rebates.

**When:** February 23, 2008

**Where:** Greenbelt Marriott  
6400 Ivy Lane  
Greenbelt, MD 20770

**Time:** 9am-1pm

RSVP to 202-479-3851  
by February 15, 2008.

Space is limited.

**When:** March 8, 2008

**Where:** Westin Hotel in Tysons Corner  
7801 Leesburg Pike  
Falls Church, Virginia 22043

**Time:** 9am-1pm

RSVP to 202-479-3851  
by February 29, 2008.

Space is limited.

**Continental breakfast 8:30am-9am**

### Proven Ways to Handle Your Bills Seminar

**When:** Thursday, January 17, 2008

**Where:** 14th & Independence Ave., SW  
Room SM-2  
Washington, DC 20250

**Time:** 12pm - 1pm

**Topics:**

- How to pay off credit cards faster
- Money-squeezing ideas
- Will a debt-management program work for you?

RSVP to 202-479-3851  
by January 14, 2008

**\*\*Lunch will be provided\*\***



**Go Direct** is a national campaign designed to motivate more Americans to select direct deposit for their Social Security, Supplemental Security Income (SSI) and other federal benefit payments. The U.S. Department of the Treasury and the Federal Reserve Banks are sponsoring the campaign.

Direct deposit is safer than mailing checks. It's easier than checks, because people who get benefits don't need to go to the bank or credit union to deposit a check. Their payment goes straight into their account on payment day each month, giving people more control over their money. Plus, direct deposit allows immediate access to funds from virtually anywhere. It's easy to sign up for direct deposit, and it only takes a few minutes -- call the **Go Direct** toll-free helpline at (800) 333-1795, or enroll online at [www.godirect.gov](http://www.godirect.gov). You also can sign up through AFCU at <http://www.agriculturefcu.org/products/savings/checking.html>.

# RATES

	APR*		
<b>Vehicle - Fixed Rate</b> Up to 60 months as low as Up to 72 months as low as Up to 84 months as low as	New	Used	
	100% MSRP	100% NADA	
	5.50%	6.00%	
	7.00%	7.50%	
	7.00%	7.50%	
<b>Recreation Vehicle - Fixed Rate</b>	3.00% +current vehicle offering rate		
<b>Signature Loans - Fixed Rate</b> From 12 to 60 months as low as	9.25%		
<b>Credit Cards - Fixed Rate</b> Visa Platinum (no annual fee) Visa Classic (no annual fee) Visa Secured	12.90%		
	14.90%		
	14.90%		
	14.90%		
<b>First Mortgages</b> Visit <a href="http://www.agriculturefcu.org">www.agriculturefcu.org</a> for current rates.			
<b>No Closing Costs Second Mortgage - Fixed Rate **</b>  Over 80% LTV add 1% Over 90% LTV add 2%	APR*		
	Up to 60 months as low as 6.49%		
	Up to 120 months as low as 6.75%		
	Up to 180 months as low as 6.99%		
	Up to 240 months as low as 6.99%		
<b>No Closing Cost Home Equity Line of Credit - Variable Rate</b> 80% LTV up to 180 months/as low as 90% LTV up to 180 months/as low as 100% LTV up to 180 months/as low as	APR*		
	7.25% (Prime)		
	8.25% (Prime - 1.00%)		
	9.25% (Prime - 2.00%)		
<b>Share Savings - Variable Rate</b> Base Share Savings Club Account IRA Share Savings	Int. Rate	APY	Min Balance
		0.75%	\$5.00
		0.75%	\$5.00
		0.75%	\$5.00
<b>Money Market - Variable Rate</b> Balance up to \$2,500 Balance up to \$10,000 Balance up to \$30,000 Balance up to \$40,000 Balance up to \$50,000 Balance up to \$60,000 Balance up to \$70,000 Balance up to \$80,000 Balance up to \$100,000 Balance \$100,000 or more	0.50%	0.50%	\$2,500
	1.29%	1.30%	
	2.47%	2.50%	
	2.86%	2.90%	
	2.96%	3.00%	
	3.30%	3.35%	
	3.40%	3.45%	
	3.54%	3.60%	
	3.69%	3.75%	
	3.93%	4.00%	
<b>IRA and Share Certificates - Fixed Rate</b> 6 months 12 months 24 months 36 months 48 months 60 months	4.14%	4.20%	\$1,000
	4.43%	4.50%	\$1,000
	4.62%	4.70%	\$1,000
	4.72%	4.80%	\$1,000
	4.81%	4.90%	\$1,000
	4.91%	5.00%	\$1,000
<b>Asset Builder Certificate</b> 24 months	4.04%	4.10%	\$0

# LOCATIONS & HOURS

## South Building Branch

USDA, Room SM2  
14th and Independence Ave, SW  
Washington, DC 20250

## Cafeteria Branch

USDA, Room 1210  
Hours: 7:30 am - 3:30 pm

## Riverdale Branch

4700 River Road  
Riverdale, MD 20737  
(301) 277-2295

## Park Center Branch

3101 Park Center Drive  
Alexandria, VA 22302  
(703) 578-2918

## M Street Branch \*\*

1800 M Street, NW  
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 - 3:30 pm  
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](mailto:members@agriculturefcu.org)

### Website

[www.agriculturefcu.org](http://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](mailto: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](mailto:supervisory@agriculturefcu.org)

Wilhelmina Bratton

Harolyn Boulware

Arthur Holmes

Jim Holohan

Senney Turner

## PRESIDENT/CEO

Margie Click

All rates effective 01/01/2008 and may change at any time without notice. Prime Rate is 7.25% as of the effective date indicated above. Offering rates are subject to change without notice.



\* Annual percentage rate. Rate effective 01/01/2008 and may change at any time without advanced notice. Visit [www.agriculturefcu.org](http://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.