

## Auto Loans: Get on the road with rates as low as **4.99% APR\***

Happy New Loan! A great way to celebrate 2007 is by purchasing a new or used vehicle. And Agriculture FCU is making it more convenient than ever to purchase that vehicle. Once you're approved, you may qualify for an Agriculture FCU Auto Loan Draft to purchase a car at any licensed dealer. The Auto Loan Draft is a check given to you that's good for up to your approved loan amount. You can use your check to purchase a new or used auto, truck, van, or SUV just as if you were paying with a personal check! Just follow the instructions included with the check. Once the check clears, we'll establish your loan according to the amount specified on your check.

Also, our Anytime Adviser New and Used Car Buying Coaches will help you get ahead in the car-buying game. These valuable resources, which are found on the credit union's website, offer insights on everything from researching dealer costs to negotiating with salespeople.

Apply for your new or used vehicle loan by visiting the credit union at [www.agriculturefcu.org](http://www.agriculturefcu.org) or calling (888) 451-5626.



\*APR is annual percentage rate. Rate is as of 12/07/2006 and may end at any time without advance notice. Rate quoted is for new vehicle purchases of 60 months or less. Rate is determined by credit evaluation and other factors so may be higher than 4.99%. All loans are subject to approval.

## Equity Loans: Low rates, flexible terms and no closing costs

When you need money for home improvement, bill consolidation or whatever, homeowners have a powerful tool—the equity their home has earned! At Agriculture FCU, we make it easy for you to put your equity to good use with our Home Equity Loans. For your convenience, our Home Equity loans are underwritten and funded in-house and carry no points, no loan origination fee, and no prepayment penalties. Choose the term of a Home Equity Loan with a fixed interest rate and always know what your payment will be. Use your lump sum disbursement to make home improvements, purchase a new car, or pay for college—you may even qualify for certain tax advantages! Ask your tax advisor about your ability to deduct home equity interest. Apply online at [www.agriculturefcu.org](http://www.agriculturefcu.org) or call (888) 451-5626 today!

\*APR is annual percentage rate. Rate is effective as of 12/07/2006 and may change at any time without advance notice. The actual rate may be higher as it is determined by an evaluation of the applicant's credit. Closing costs must be repaid if loan remains open for less than 24 months. Minimum loan amount is \$10,000.

Rates as low as  
**6.49% APR** fixed,  
up to 240 months  
and no closing costs\*

## Free Home Buying Seminar: Learn about home buying and your credit

Some real estate and mortgage professionals believe that the red-hot housing market is finally cooling off, making it a great time to purchase a home. Because mortgage interest rates remain close to historic lows, a trend of lower home prices could create new opportunities for home buyers.

If you're thinking about a house or condo, be sure to attend our FREE Home Buying Seminar. It's a great, one-stop opportunity to learn some money-saving tips on home shopping and financing. This seminar's a must for home buyers!

**When:** Saturday

February 24, 2007

**Where:** Tyson's Corner Marriott  
8029 Leesburg Pike  
Vienna, VA

**Time:** 9:00 am to 1:00 pm  
(light breakfast served from 8:30 to 9:00)

To reserve your seat(s), call Jackie at (202) 479-3875 or email her at [jackiet@agriculturefcu.org](mailto:jackiet@agriculturefcu.org).

## Limited Service Branch: Now open on North Capital Street

Agriculture Federal Credit Union has opened a limited service branch at St. Martin of Tours Parish, 1908 N. Capitol St., Washington, DC 20002. The branch is open from 9:00 am to 12:00 noon, Wednesdays only. The branch is staffed by a credit union representative who will answer questions, help with noncash transactions, open accounts and fill out loan applications, but don't take cash deposits or dispense money.



## IRA: Time to pamper your nest egg

If you haven't yet opened an Agriculture Federal Credit Union Individual Retirement Account, make it one of your resolutions for the New Year.

**Traditional IRA** – Accumulate earnings tax-deferred until you start to withdraw money. You may receive possible tax credit for contributions\*. Make annual contributions for the next twenty or thirty years, and you'll have a tidy nest egg to enjoy when you retire. The maximum annual contribution is \$4,000. Savers 50 or older can contribute an extra \$1,000 for 2006. (Reduced by Roth IRA Contributions.) You can also rollover retirement funds received from a previous employer deferring your tax liability.



**Roth IRA** – Make withdrawals without having to pay taxes on the amount withdrawn or on

earnings as long as you follow IRS rules. Roth IRA contributions are not tax-deductible. Contribution limits are the same for Roth and Traditional IRAs. (Reduced by Traditional IRA Contributions.)

*The last day to make your 2006 tax year IRA contribution is April 16, 2007.*

**Coverdell Education Savings Account (ESA)** – Contribute \$2,000 a year per beneficiary of after-tax money and build an education fund. Dividends grow tax-free and stay tax-free.

*Build Future Security in a Federally Insured IRA!* The National Credit Union Administration separately insures every Agriculture FCU retirement account up to \$250,000.

## IRA Share Certificate Rates\*

Term	Rate	APY*
06 months	4.91%	5.00%
12 months	5.05%	5.15%
24 months	5.05%	5.15%
36 months	5.15%	5.25%
48 months	5.15%	5.25%
60 months	5.39%	5.50%

\*Consult your tax advisor regarding tax deductibility  
\*APY is annual percentage yield. Rate is effective 12/07/2006 and may change at any time without advance notice. A penalty applies for early withdrawal.

Rates as low as  
5.99% APR\*

If you didn't get your auto loan at Agriculture FCU, here's your chance to redeem yourself. Refinance with Agriculture FCU and reduce your auto loan's rate by up to 2.00% Just a few clicks or a call could save you hundreds or even thousands of dollars and you can even finance for up to a five year term!

Apply 24 hours a day at [www.agriculturefcu.org](http://www.agriculturefcu.org) or call (888) 451-5626 before this limited time offer ends.

\*APR is annual percentage rate. Rate is effective as of 12/07/2006 and may end at any time without advance notice. This offer does not apply to vehicles currently financed at Agriculture Federal Credit Union. All loans are subject to credit approval and actual rate is determined by refinanced loan's current rate at a financial institution other than Agriculture FCU minus 2.00%. The lowest rate available is 5.99% APR and vehicles must be model year 1998 and newer to qualify. A \$25.00 non-refundable loan application fee will apply. This offer cannot be used with other Agriculture FCU specials or offers.

## 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 23, 2007. If mailing, please send to Agriculture FCU, Attn: Nominating Committee, P.O. Box 3419, Alexandria, VA 22302 and must be postmarked no later than January, 23, 2007.

Attend and register to win great prizes!

**Agriculture Federal Credit Union 72nd Annual Meeting**  
Wednesday, April 25, 2007  
12:00 Noon  
Jefferson Auditorium  
14th & Independence Ave., S.W.  
Washington, D.C. 20250

## Tax Time Cometh:

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

It's not too early to begin thinking about your taxes. By planning now, you still have time to make changes that can help lower your taxes. TurboTax® Online provides tips and tools to help you save on your taxes and get a bigger refund.



Visit [www.agriculturefcu.org](http://www.agriculturefcu.org) today to get started on your tax preparation.

## Member Service: 24 hours and 7 days a week

Beginning January 2007, Agriculture Federal Credit Union will be offering member service around the clock. You'll be able to speak with a representative whenever you'd like. Call (202) 479-2270 or (800) 368-3552 any time day or night.



## Reduce Your Rate

We'll reduce a non-Agriculture FCU auto loan by up to 2.00%



## Mortgages: Earn up to 1.25% rebate and we'll pay \$895 of your closing costs\*.



Whether you are buying your first home or moving to a larger (or smaller) home, we can help and also give you hundreds or thousands of dollars as an incentive back. Agriculture Federal Credit Union and the CU Realty program is available to all of our members. Agriculture FCU will even help you get started by paying up to \$895 of your closing costs\*.

This free program includes hand-picked real estate agents chosen from leading firms. You will receive top-flight assistance from your agent and from CU Realty who is there to help you at every step of your transaction.

**How to get started.** When you're ready to buy or sell a home, contact CU Realty at (800) 203-9014 or follow the link at [www.agriculturefcu.org](http://www.agriculturefcu.org). Once your loan is pre-qualified, CU Realty will place you with a top real estate agent in your area, and will answer any questions. Your agent will meet with you to detail your needs and help you sell your home or find your next home. There is no extra work on your part and you'll receive expert real estate assistance from the top professionals in the business.

**How much should you expect to receive?** You will receive up to 1.25% cash incentive of your agent's actual commission every time you buy or sell a home. "We recognize that a real estate transaction can be complicated and one of the most important purchases in our member's life," said Yatta Farmer, Vice President of Lending. "That's why we're offering our members a free one-stop program that helps them through the entire process when buying or selling a home, while earning a cash incentive in the process."

For more information, contact CU Realty at (800) 203-9014 or visit our website at [www.agriculturefcu.org](http://www.agriculturefcu.org). Click on the "Mortgage & Home Equity" link and choose "CU Realty Services".



\*Offer valid 12/07/06 and may end at any time without advance notice. Offer to pay closing costs only applies to fixed rate first mortgages of 15 years or less, and to any available term 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.

## Holiday Closings

*Agriculture FCU will be closed on the following days;*

*Dr. Martin Luther King Jr's Birthday  
Monday,  
January 15, 2007*

*Presidents' Day  
Monday,  
February 19, 2007*

## Scholarships: Giving back to our community

Agriculture  
Federal  
Credit

Union has established a scholarship to further the education and community focus of the credit union and our commitment to building a healthy community. The scholarship provides Agriculture FCU with a means to help prepare members who are high school seniors for dynamic and productive lives.

Scholarships of \$1,000 will be awarded to five high school seniors in the Washington, DC metropolitan area who will be attending an accredited post-secondary institution, skill/training center or trade school. The funds are provided to assist students with tuition, required registration or other fees associated with post-secondary education.

Eligible students must complete the scholarship application and submit the requested documentation and personal essay. The personal essay will require no less than 250 or more than 1,000 words and should consist of the answer to the applicant's choice of question. The questions to choose from are "Where do you draw the line between Homeland Security and your financial privacy?" or "Why is competition between financial institutions important?"

Visit the credit union's website at [www.agriculturefcu.org](http://www.agriculturefcu.org) for full details and to download the application.

## Fee Schedule: Effective January 1,2007

### Savings / Checking / Money Market Services

Account History/Statement Copy.....	\$5.00
Below \$100 Avg Monthly Share Balance* .....	\$2.00 per month
Returned Item - Insufficient Funds or Uncollected Funds.....	\$30.00
Returned Deposit Item-1st Party.....	\$28.00
Returned Deposit Item-2nd Party.....	\$10.00
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 and Inquiries .....	\$1.50 after 4 free each month
Non-AFCU Card Withdrawals at AFCU .....	\$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 revention.....	\$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/Debit Card.....	\$25.00
Staff Assisted Telephone Transactions .....	\$2.00
Early Withdrawal of Holiday Club Acct... ..	\$10.00
Inactivity (no activity for 6 months).....	\$3.50
Bad Address (no activity for 6 months).....	\$5.00 per month
Account Research.....	\$15.00 per hour
Escheat Fees.....	\$75.00

### Internet Services

Active Online Bill Payment (defined as paying at least on bill monthly).....	No Fee
Funds Transfer (Online) .....	.....
.....	\$2.00 standard/\$6.00 premium
Bill Pay Stop Payment.....	\$30.00
Inactive Bill Pay .....	\$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.

## Rates

	APR*		
	New	Used	
<b>Vehicle - Fixed Rate</b>	100% MSRP	100% NADA	
Up to 24 months as low as	4.99%	5.49%	
Up to 60 months as low as	4.99%	5.49%	
Up to 84 months as low as	6.25%	6.75%	
<b>Recreation Vehicle - Fixed Rate</b>	3.00% + current vehicle offering rate		
<b>Signature Loans - Fixed Rate</b>	Up to 60 months as low as 10.49%		
<b>Credit Cards- Fixed Rate</b>			
Visa Platinum (no annual fee)	10.90%		
Visa Classic (no annual fee)	12.90%		
Visa Secured	12.90%		
<b>First Mortgages</b>			
Visit <a href="http://www.agriculturefcu.org">www.agriculturefcu.org</a> for current rates			
<b>No Closing Cost Second Mortgage- Fixed Rate**</b>	APR*		
Over 80% LTV add 1%	Up to 60 months as low as 6.49%		
Over 90% LTV add 2%	Up to 120 months as low as 6.49%		
	Up to 180 months as low as 6.49%		
	Up to 240 months as low as 6.49%		
<b>No Closing Cost Home Equity Line of Credit - Variable Rate**</b>	APR*		
80% LTV up to 180 months / low as	8.25% (Prime)		
90% LTV up to 180 months / low as	9.25% (Prime +1.00%)		
100% LTV up to 180 months / low as	10.25% (Prime+2.00%)		
<b>Share Savings - Variable Rate</b>	Int Rate	APY	Min Balance
Base Share Savings	1.00%	1.00%	\$5.00
Club Accounts	1.00%	1.00%	\$5.00
IRA Share Savings	1.00%	1.00%	\$5.00
<b>Money Market - Variable Rate</b>			
Balance up to \$10,000	2.72%	2.75%	\$2,500
Balance up to \$25,000	2.96%	3.00%	\$10,000
Balance up to \$50,000	3.44%	3.50%	\$25,000
Balance \$50,000 or more	3.92%	4.00%	\$50,000
<b>Share Certificate - Fixed Rate</b>			
06 Months	4.91%	5.00%	\$1,000
12 Months	5.05%	5.15%	\$1,000
24 Months	5.05%	5.15%	\$1,000
36 Months	5.15%	5.25%	\$1,000
48 Months	5.15%	5.25%	\$1,000
60 Months	5.39%	5.50%	\$1,000
<b>IRA Share Certificate</b>			
06 Months	4.91%	5.00%	\$1,000
12 Months	5.05%	5.15%	\$1,000
24 Months	5.05%	5.15%	\$1,000
36 Months	5.15%	5.25%	\$1,000
48 Months	5.15%	5.25%	\$1,000
60 Months	5.39%	5.50%	\$1,000
<b>24 Month Asset Builder Certificate</b>	4.67%	4.75%	\$0.00

All rates are effective as of 12/07/2006 and may change at any time without notice

## Locations & Hours

### South Building Branch

USDA, Room SM-2  
14th & Independence Ave SW  
Washington, DC 20250

### Office Hours

Monday-Friday 8:30am-3:30pm  
**Call Center Hours**  
Monday-Friday 8:00am-4:00pm

### Riverdale Branch\*

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

### Park Center Branch\*

3101 Park Center Dr  
Suite 302  
Alexandria, VA 22302  
(703)578-2918

### M Street Branch\*

1800 M Street  
Room 3092  
Washington, DC 20036  
(202) 694-5750

### Smithsonian Branch\*

Smithsonian Castle, Rm B-10  
1000 Jefferson Dr. SW  
Washington, DC 20560  
(202) 357-2981

\*Business hours at these branches are Monday-Friday from 8:30 am to 1:00 pm and 2:00 pm to 3:30 pm.

### Contact Information

(202) 479-2270  
(800) 368-3552  
FAX Number (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

### Loans By Phone

24 Hour Application  
(888) 451-5626

### Mailing Address

PO Box 3419  
Alexandria, VA 22302

## Board of Directors

[directors@agriculturefcu.org](mailto:directors@agriculturefcu.org)

Clif Jeter, Chairperson

Stephen Hawkins, Vice-Chairperson

John Link, Treasurer

David Rose, Secretary

Iris Carter

Deborah Ben-David

Preston Davis

Patricia O'Connell

Elard J. Phillips

## Supervisory Committee

[supervisory@agriculturefcu.org](mailto:supervisory@agriculturefcu.org)

Wilhelmina Bratton, Chairperson

Arthur Holmes

Jim Holohan

Harolyn Boulware

Senney Turner

## President / CEO

Margie Click

\*Annual percentage rate. Rates effective as 12/07/06 and may change at any time without advance 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 refundable 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 \$5000.