



Maximize the **Value** of **Your Membership**

*With over 85 years of
strength and stability,
we're committed to
improve the financial
well-being of the
families, businesses
and communities
we serve.*

OUR HISTORY: Since 1934, Farm Credit Employees Federal Credit Union (FCEFCU) has been serving employees within the AgriBank district. We have stayed true to our original charter by focusing our time and energy almost exclusively on these employees and their families. We have excellent financial health and 80% of our deposits are lent out to your coworkers in the farm credit system.

WHAT DOES IT MEAN TO BE A MEMBER/OWNER OF FCEFCU: It is surprising that so many consumers still do not understand credit unions. As a Member/Owner of your non-profit financial institution, you have the benefit of voting for FCEFCU's Board of Directors and you have a vote on how we operate. Credit unions are operated by its Member/Owners for the benefit of all who belong. Profits remain in the credit union and contribute to better rates and lower fees for Member/Owners. The mission of a credit union is *people helping people* and operates to provide exceptional financial services to consumers first and foremost.

OUR SPECIALTIES FOR YOU: Whether you're just starting out, raising a family, or planning for retirement, we hope you take advantage of our wide variety of savings, checking and loan products, all designed to meet your specific needs. While we are a relatively small credit union, we offer a combination of commitment, enthusiasm, and pride to our members. Granted we only have one location, but we go above and beyond to assist you in any way we can. When you call, we answer and you're not routed through a call center or menu of options. Decisions are made in our office by Brian or Theresa allowing for more quick and personalized service. We offer online and mobile banking providing 7/24/365 banking.

Do not hesitate to contact any member of the staff or Board of Directors with any questions or concerns you might have. And remember, spread the word on the value of credit unions. As always, thank you for being a Member/Owner of FCEFCU. Have a great spring!

REFER. REWARD. REPEAT.

When you refer your friends and family



Love FCEFCU? Share the love with a co-worker, friend or family member and earn cash rewards for you both! There's no limit on how many friends and family members you can refer.

It's easy! When your referral becomes a new FCEFCU Member, opens a new savings account and mentions your name, **you'll each receive a \$10 deposit into your accounts.** Some restrictions apply. For more information drop by our office, phone or visit fcefcu.com/about-us/open-an-account. Thanks for sharing the CU love!

MORTGAGE LOANS



THE SUN IS OUT AND SOON WILL BE THE "FOR SALE" SIGNS!

Whether you're looking for acreage, a home, cabin, or hunting/recreational property, we can write a real estate loan in any state for any type of property. We keep our mortgage loans in-house which means lower fees on any of our first and second fixed term, or fixed rate mortgages.

These are just some of the benefits of working with FCEFCU. Call Brian today to discuss your specific needs!

HELOCS



UNLOCK THE EQUITY IN YOUR HOME TO GET EXTRA CASH.

A FCEFCU home equity line of credit is a great way to leverage the value of your home and ensure you have funds available for whatever you want, such as home improvements, vacations, debt consolidation, and more.

We offer competitive rates, local decisions and fast approvals. Learn more at fcefcu.com/loans-from-fcefcu.

NMLSR #806497

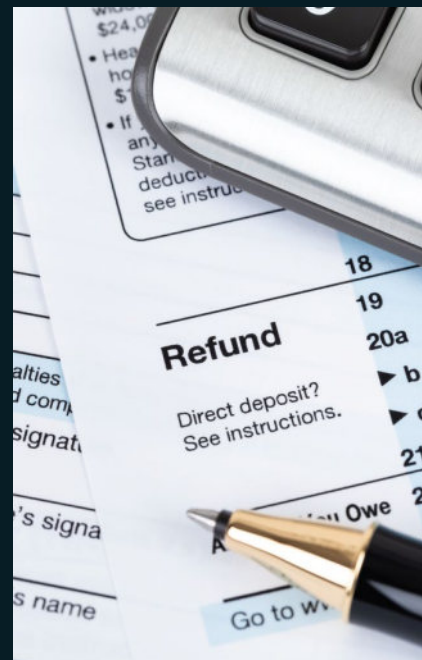
CONNECT WITH US

PHONE
1-800-551-1179

ONLINE
www.fcefcu.com

EMAIL
credit.union@agribank.com

OFFICE
375 Jackson St, Suite 100
St. Paul, MN 55101



Get your money faster.

Got plans for your tax refund? See it up to three weeks sooner by choosing Direct Deposit when you file your tax return. Funds will be accessible immediately upon deposit into your FCEFCU account.

Remember to provide your tax preparer with your account number and **FCEFCU's Routing Number 296075878.**



FCEFCU is an Equal Housing and Equal Opportunity Lender.



All FCEFCU deposits are federally insured to at least \$250,000 per member by the National Credit Union Administration (NCUA) a United States Government agency.

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