

What Kind Of Programs Are Offered?

Again, we listened to farm equipment dealers, and one of the most overwhelming responses we heard was this: "Please keep it simple for me, my staff and my customers."

So we have.

Our financing programs can provide loans and leases (at your option). Our product lineup is very compact and simplified, and you have a choice in how you want it structured. Typically, you'll find the following rate options for any of your equipment sales:

- A variable rate program,
- One-year adjustable rates with terms up to 7 years,
- 3-, 4-, 5- and 7-year fixed rates.

And more options can be made available at your request. Because rather than provide a rigid, pre-established program, your Dealer Relationship Manager is ready to visit with you and customize a program specifically for your dealership.

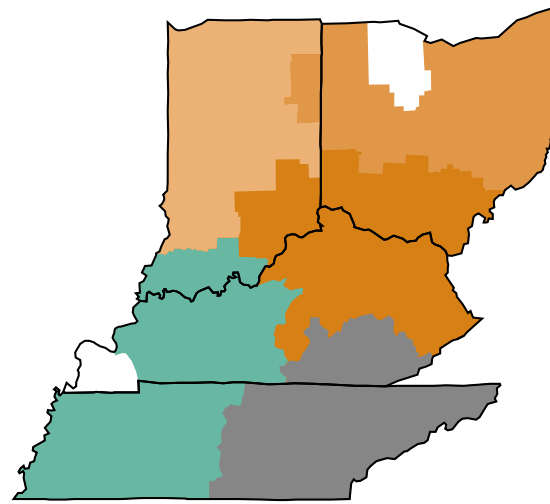
So Where Do I Go From Here?

Simply call your FCS Dealer Relationship Manager. We can arrange a convenient time to meet to tell you more about our programs. We can provide training to your sales staff, materials to help you get started and ongoing support.

We know a program isn't successful unless it works for you. Give us a chance to earn your business and your trust, and we think you'll be happy you did.

Agnition Dealer Relationship Managers

- David Albin (502) 432-3943
- Ben Dewees (765) 427-8732
- Craig Pontius (502) 439-4717
- Mark Witmer (502) 271-0014
- Call 502-420-3786 to set up an appointment.



Dealer Equipment Financing

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Give Your
Customers
What They
Want:

Options.



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A successful dealership relies on flexibility to meet customer needs.



New sales are the lifeblood of your business. So, when the deal is on the table, the goal is to complete the financing quickly and without hassle. If everything is done correctly, a happy customer walks out the door.

We understand.

That's why FCS has spent nearly two years updating its strategies by interviewing dealers like you throughout Indiana, Kentucky, Ohio and Tennessee.

Here's what you told us.

- Make it simple.
- Make it happen while the customer is in my showroom.
- Allow me to complete the deal without a ton of paperwork.
- Offer me a program that doesn't require my money in reserve accounts.
- Make it "recourse" free.
- And finally, give me options to compete – whether that means money for my sales staff, pricing options or buydown rates.

Well, we listened. Our dealer financing programs now offer your business fast, dependable credit for new or used machinery with competitive pricing structures. This enables you to decide how to position each deal. In addition, we have removed a stock requirement, which was often confusing and awkward to explain to customers.

What Do You Get?

A dedicated Dealer Credit Specialist who becomes your point person and works with you to make your dealership as successful as possible.

- **A simple credit application** that can be completed quickly and provides credit decisions within minutes.
- **Ongoing support** (with dedicated phone assistance) to make sure your deals are acted upon quickly and any questions are resolved promptly.
- **Immediate funding on your loans** so that you do not have to bear the burden of raising capital or providing interim funding.
- **A simple rate structure** that your sales staff can easily understand and explain to their customers.
- **A universal program** for your new and used equipment, regardless of the model or the brand.
- **Connection with local staff** who work with your customer after the sale. We know and work with the farmers in your marketplace. We keep all our loans (instead of reselling them to someone halfway across the country). We'll be there for them, and for you.

How Do We Make It Happen?

Farm Credit Services is now assigning Dealer Relationship Managers whose principal role is to call on you. They work with you and with your sales staff to provide the most effective credit packages to customers. This is their only role, enabling them to be at your dealership whenever you need them.

We understand you may have a very successful credit relationship already, either with your equipment manufacturer or with another firm. We respect that and know why you want to keep that relationship intact.

Our program is designed to be a supplement to give you more flexibility. Perhaps your access to credit programs is not as attractive on used equipment. Maybe we can provide competitive rates for machinery not on a manufacturer's special program. And we can remove the requirements for recourse, or posting money into reserve accounts.



Call your local relationship manager,
or visit us online at www.e-farmcredit.com

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