



Simply pay one-half of your regular monthly mortgage payment every two weeks! It's easy and convenient. Most of all, by accelerating the principal reduction on your loan, you will achieve significant savings in interest costs over the life of the loan.



1-800-444-FARM
www.e-farmcredit.com



Biweekly Mortgage Payment Plan

Welcome to the country.



Save thousands of dollars and take years off your mortgage!



Welcome to the country.

1-800-444-3276 | www.e-farmcredit.com



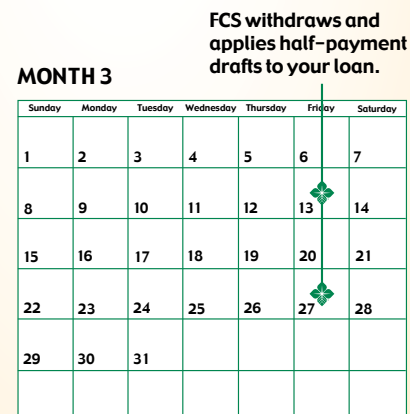
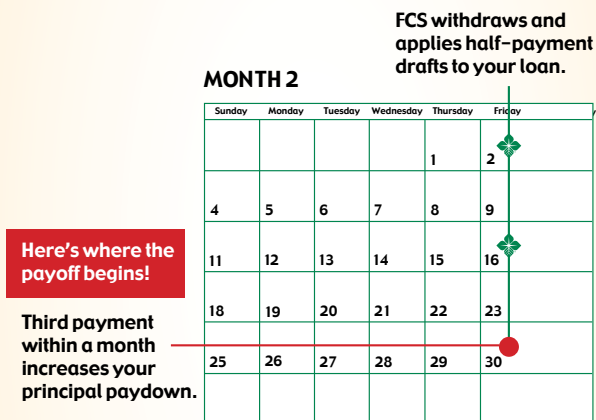
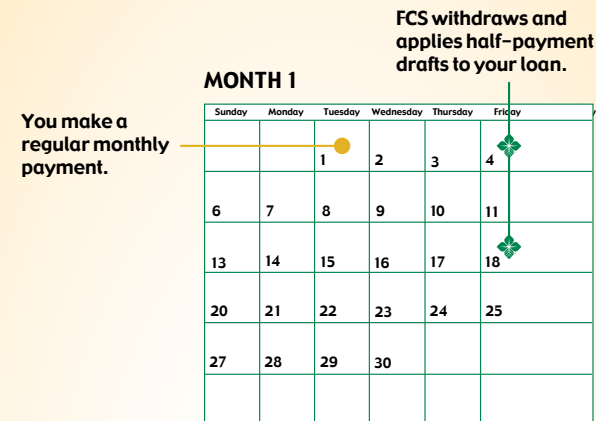
Let's look at an example of a \$100,000 mortgage with a 30-year term at 6.5% interest. The principal and interest payment is \$632.06 per month on a regular 12-month payment cycle.

However, if payments are made every other week, here's what happens:

- The payment amount is \$316.03 (exactly half of the regular monthly payment).
- The payment flows automatically from your checking account to the mortgage—no need to search for a stamp or remember to mail a check.
- Most important of all, you save \$29,373 in interest over the life of the loan! And, your 30-year loan is paid off in just over 24 years.

Here's why this option is so attractive.

By making payments every other week, you are paying the equivalent of 13 monthly payments in one calendar year. The additional payment accelerates the principal reduction of the loan.



Let's be clear.

With the biweekly payment plan, you're making 26 payments each year—not just 24. The extra payments go directly toward reducing your principal balance.

Who fits a biweekly payment plan?

Anyone with a residential loan through Farm Credit Services can choose this new payment option. It's a great fit for those who receive a paycheck or earn income on a biweekly basis.

To be eligible for biweekly payments, enrollment in our preauthorized installment draft (PAID) program is required. This means your payments automatically flow from your checking or savings account to your Farm Credit loan. It's that simple.

You will never have to mail another mortgage payment! As always, you can track your account balance on-line, 24 hours a day. Simply go to www.e-farmcredit.com and click on the "My Accounts" button.

Be wise about money.

At Farm Credit Services, we pride ourselves on telling customers the truth about money and how mortgages work. There are no "mysteries" or "magic" about this plan. The savings of this plan truly comes from your discipline to make one extra payment per year.

One more note about the value of small things:

Many lenders provide a biweekly option. But in reality, many lenders also charge a fee—as much as \$10 per month—to process the extra payment.

At Farm Credit, you get the savings benefit at absolutely no extra cost. Just ask us to set up your biweekly payment plan.

Of course, you can always pay additional amounts on the principal at any time. You'll be amazed at the savings even a small principal reduction will make.

Ask your FCS mortgage specialist.

To learn more about saving money and paying your loan early, talk to your Farm Credit Services lending specialists. They can provide a customized printout to show your potential savings. Ask for two additional brochures that discuss money-saving tips on your mortgage loan: *The Value of Paying Points on a Loan* and *The Value of Loan Conversion*.

We love customers who enjoy the country life as much as we do. And we love to offer financial options that make home ownership as affordable as possible. We're a little different that way. We're not about selling your loan to someone you will never meet. We're not about churning loans to generate fees. We keep and service every customer's loan, and we will tell you when an option can be financially beneficial.

Welcome to the country.

