



Country Line Equity Loan

Designed for Your Farming Lifestyle

Potential tax benefits

The interest on your equity line is usually tax-deductible because it is associated with your mortgage debt. Rules on deducting mortgage interest are found in IRS publications or can be located under www.IRS.gov.

From the dependable country lenders

For more than 90 years, Farm Credit Services has provided dependable credit and financial services to America's farmers and rural residents. Unlike other lenders, we never sell your loan to other institutions. Your complete loan—and all of its service—remains right here with Farm Credit Services.

We are here to work with you, answer your questions, and provide any loan servicing required. Moreover, our staff understands the qualities and elements that make country living so wonderful. We are committed to bringing you quality products like Country Line to help you enjoy the same lifestyle. Call us today.

Services

A Country Line Equity Loan from Farm Credit Services gives you the convenience to manage daily farm and family living needs. Yet it also offers the flexibility you need to handle larger financial transactions—from additional livestock to a new piece of equipment or a college education for your child.

No matter what your need or how large your operation, Farm Credit Services can provide the loans, leases and insurance to create and protect your dream of country living. You don't have to operate a thousand acres to qualify for our loans or receive our personal attention. Our staff in more than 90 offices located throughout Indiana, Kentucky, Ohio and Tennessee are ready to serve you.



Welcome to the Country.

 **Farm Credit Services**
OF MID-AMERICA

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

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Country Line Equity Loan: Available when you need it for your home and farm

Competitive rates

- ❖ FCS offers great loans for mortgages, operating needs and equipment purchases. Your Country Line Equity Loan can be used for all types of farm and family living needs, and you'll find a very competitive interest rate.
- ❖ Your loan is priced based on the current New York Prime Rate index plus 1.25%. To obtain this rate, your payment must be automatically transferred from your checking or savings accounts through our PAID program.
- ❖ Additionally, you can opt to place specific amounts of your equity line onto the fixed-rate option. This gives you a choice of fixed-rate security for a single purchase (like a new tractor) which can be repaid based on an amortized schedule suited to your budget.

No opening fees

- ❖ There are no up-front fees required to open your Country Line account.
- ❖ Generally, FCS will not charge an appraisal fee for your property provided that an existing appraisal can be used.
- ❖ Equity lines with less than a \$10,000 average outstanding balance over 12 months incur a \$100 service charge.

Payment options

- ❖ Interest-only payments.
- ❖ Or, make principal and interest payments any time without penalties or fees.

Convenience

- ❖ You can access your Country Line with convenient drafts (just like checks) or through our 24-hour online banking site at www.e-farmcredit.com.
- ❖ Your credit line is replenished as you make principal payments on the loan.
- ❖ Amounts placed on fixed-rate segments will be repaid on an amortized schedule. When paid in full, those amounts also replenish your credit.

Flexibility

Country Line equity loans provide up to a 10-year term. At the end of the term, you may pay the loan to zero or opt to renew the line.

Up to three fixed-rate segments can be allowed during the term of your loan. This option begins at \$5,000 and may go up to the entire amount of the line. A \$100 fee is required to open a fixed-rate segment.



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