

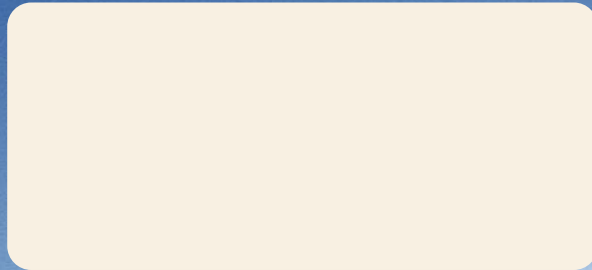
We understand the life you've chosen.

As a part-time farmer who works full-time off the farm, you've got a unique set of financial needs.

Fortunately, there's a unique financial tool to help you make the most of the life you've chosen. It gives you the convenience to manage routine financial needs, yet it also provides the power and flexibility you need to handle larger financial commitments.

Let's say you need a tractor. You may not need a six-figure loan for the type of all-purpose tractor that works on your land. But sometimes, you just need credit you can get your hands on easily. This month it could be a tractor or trailer. Maybe next month you'll need money for your daughter's college education. Or maybe, you'll need to buy feed or hay for the livestock. For any of these situations and hundreds more, the Country Line equity line of credit is for you.

Country Line from Farm Credit Services (FCS) of Mid-America: Created specifically to meet the needs of part-time farmers.



 **Farm Credit Services**
OF MID-AMERICA
Welcome to the Country.



You make your
living elsewhere.
You do your
real living here.



C1004-60K-M306

Call 1-800-444-FARM.
Or visit us on the Web at e-farmcredit.com.

 **Farm Credit Services**
OF MID-AMERICA
Welcome to the Country.

Country Line.

Available when you need it. For whatever you need.

Country Line gives you convenient, economical access to funds. You get a flexible line of credit ranging from \$10,000 to \$150,000, which reopens with principal payments and can offer potential tax savings on the interest you pay (consult your tax specialist).

Competitive rates.

- FCS rates are consistently among the nation's best, and Country Line is no exception. You'll receive the most competitive short-term variable market rate available, based on the prime rate.
- Even better, prime minus 0.25 basis points is the standard when your payment is automatically transferred from your checking or savings account.
- Country Line is based on whole property, the value of your primary home and any adjoining property. We also calculate the value of other building improvements. Most home equity lines of credit are based on the value of your home only.

No fees.

- No closing costs or application fees.*

Payment options.

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

*Certain restrictions do apply, so please call us for more information.

Convenience.

- You can access your Country Line with drafts, credit card or online banking.
- Your Country Line Visa® card is good anywhere Visa is accepted.
- You replenish your credit limit as you pay down your line.

Flexibility.

- Country Line features up to a 10-year (renewable) term.
- You can lock in up to three fixed-rate loan segments during the term of the loan. This fixed-rate option begins at \$5,000 and offers the security of long-term fixed funding. For example, if you buy a tractor on your equity line, you can establish a fixed rate for that portion of your debt.

Potential tax benefits.

- The interest on your line may be tax-deductible. Consult your tax specialist for details.

From the lender that knows how things work in the country.

Because we serve farmers and part-time farmers, we understand the ins and outs of your operation. Call us, or visit our office, and start letting a Country Line equity loan work for you.

