

Financing for all types of machinery, equipment and buildings.

Reliable equipment is critical to your business of farming. When you need to update, replace or repair machinery, FCS has both loan and lease financing terms that make it affordable and convenient.

At FCS you will find fixed-rate financing for all major brands as well as the smaller brands that do not offer their own financing programs. While many dealer finance programs offer attractive rates on new models (where manufacturers add incentives to the sale), many do not offer the same rates for used equipment. At FCS, either way – new or used – you will find the same competitive rates and programs for your purchase.

Let's have some plain talk.

We are not an equipment manufacturer and we do not have the capability to mask the cost of our loans in the price of the equipment that you buy. That's why when others offer special 0% or extremely low-rate financing deals, we suggest you take them. Then, when those special rates expire or roll-off, come talk to us. Refinancing can be easy and can save you money.

Plus, we offer fixed-rate financing throughout the life of the loan. Oftentimes, you may have a low introductory rate that expires in 6 or 12 months and then resets to a higher interest rate. With FCS rate financing, you know the full cost going into the loan.

Regardless of your farming endeavor – grain crop or livestock, nurseryman or dairy, specialized grower or a farm-related service provider (milk hauler or customized applicator), you can find a loan or lease financing to get the equipment you need.

Smaller loans (under \$50,000) can be handled without complex tax forms and balance sheets. Decisions are instant and proceeds are available in moments. Other deals require a bit more documentation, but decisions are usually offered within a day and the money available when you need it.



Financing options

- Loans or leases on all new or used equipment
- Fixed rates - 1, 2, 3, 4, 5, 6 or 7 year periods
- Money-saving variable and Prime and LIBOR rates
- Extended terms up to 10-years for some purchases
- Facility and equipment financing is available
- Pre-approved lines of credit offer flexibility to buy

More benefits

- Access to your account 24-hours
- Cash management services
- Lease options feature buy-outs, refinancing or turn-back in provisions

Call us at 1-800-444-FARM for a local office to help, or visit our website at e-farmcredit.com.

