

FARM CASH MANAGEMENT



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

MAKE SURE

YOUR CASH IS

WORKING AS HARD

AS YOU ARE



PUT YOUR FARM INCOME TO WORK 24 HOURS A DAY.

Now there's a way to maximize the cash flow from your farming operation by putting those idle funds to work 24 hours a day.

The program is called Farm Credit Services' Cash Management. It combines the ready availability of a revolving line-of-credit loan with a competitive return on short-term investments. It earns you money by putting idle funds to work where they generate the best return for you.

A Farm Cash Management[®] account helps you minimize your net interest cost. When you have cash (from the sale of a crop or livestock) your loan will be paid down first. Then, all excess funds will be swept into an investment account comprised of AgriBank Investment Bonds. (AgriBank is Farm Credit Services' wholesale source of money from Wall Street). These bonds typically pay higher interest rates than available through other short-term investments such as Certificates of Deposit. In addition, interest earned on an AgriBank Investment Bond is exempt from state and local income tax.*

Your investment account is available to you whenever you need it, and always without penalty or fee for withdrawal. When you need funds for operating, living or other expenses, the investment account funds are used first. Then, if additional funds are needed, they are disbursed from your loan.

The Cash Management account reduces the need to draw on your operating loan, thus minimizing your total credit expense. Using the account is as simple as making a loan payment or writing a Credit Line draft on your operating loan. Cash Management accounts are also available to customers with other types of FCS loans.



HOW DO I ENROLL?

To enroll, simply call or stop by your local Farm Credit Services office and complete the enrollment forms. If you have any questions about the Farm Cash Management program, please call 1-800-813-5978 or visit e-farmcredit.com.

HOW THESE FUNDS WORK FOR YOU:

- You earn competitive rates on your investment balances.
- You earn interest until funds actually leave the investment account, regardless of when you write the draft.
- You earn more interest by converting your non-interest-bearing accounts into interest-bearing accounts.
- Access your account by a private, secure Internet transaction 24/7 or in person at our office.
- Every month you will receive distinct account statements detailing your loan and investment activity.
- These benefits are available exclusively to FCS members.

*This is not an offer for the sale of AgriBank Investment Bonds (IBs). IBs can only be purchased directly from AgriBank, FCB. Carefully review the disclosure information provided to all prospective purchasers prior to purchasing an IB. Farm Credit associations are not authorized to represent AgriBank regarding IBs. You should not rely upon any statement or opinion of such association or its personnel in deciding upon the safety and soundness of IBs or their suitability for your particular situation.