

OPERATING LOANS



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



RESOURCES
TO KEEP
YOU GOING.



FUNDS FROM THE NATION'S SINGLE LARGEST LENDER TO AGRICULTURE.

It's simple — you need money to run a farm. It has to be available when you want it. It needs to come at a low, competitive interest rate. It should be flexible to your operation. And, most of all, it needs to come from people who know you and the business of farming.

You'll find all this and more at Farm Credit Services of Mid-America. Whatever type of farming you do, an FCS loan or lease can provide the capital you need to make it happen. And, our crop and life insurance programs can help protect you and your family from the risks of farming as well as the unforeseen risks of life.

COMPETITIVE RATES

Price is more than just important to you. It's critical. Our cooperative pledge is to provide credit at the lowest cost possible. On a cost of delivery per dollar of credit, FCS ranks among the very lowest-cost providers in the nation. That means savings to you.

PRODUCT SELECTION

FCS offers a rainbow of programs. You can choose between LIBOR, prime, variable or fixed-rate programs on your loan. Regardless of the current environment, FCS always provides an array of loan options that let you select the best product for the best time.

CONVENIENCE

Whether you are borrowing \$10,000 or over \$1 million, your application will be processed promptly and you'll get answers fast. Once your loan is established, you can tap into services like our convenient Credit

Line drafts, our Cash Management program, or our many Internet banking capabilities that allow you to move funds, pay bills or draw on your loan for whatever need arises.

COMPETENT PROFESSIONALS

Your account is serviced by knowledgeable specialists committed to their jobs. Our Financial Services Officers grew up on farms and are well-trained in both agriculture and finance. They understand your business, and take the time to understand and listen to your needs.

WIDE RANGE OF LOANS AND OPTIONS

- Adjustable or prime-indexed loans
- Fully-fixed rate loans for operating needs
- Multi-year lines of credit available
- Money available for all types of farms
- Operating loans for specialty industries (poultry, timber)
- Loans available to help farmers run related businesses
- Livestock financing

RELATED SERVICES AND FEATURES

- Full crop insurance services
- Loans and leases for equipment, facilities
- Capital lines of equipment
- Cash management programs
- On-the-farm service

Call us at 1-800-444-FARM for a local office or visit our Web site at e-farmcredit.com.