

## FARM MORTGAGES FOR EVERY PURPOSE UNDER THE SUN

- Farm and land loans
  - Refinance existing debts
  - Construction or farm improvement financing
  - Financing for non-farm investments and businesses
- .....

## WITH A WIDE RANGE OF LOAN PROGRAMS

- Fully fixed rates, either 10, 15, 20 or 25 years
  - Adjustable rates (1 to 15 years) with terms to 25 years
  - No “ballooning” or hidden refinancing costs
  - Money-saving Prime- and LIBOR-indexed rates when markets are right
  - Fully variable rates that give you market advantages
  - Conversion options
  - Farm equity programs
  - Our unique “Funds Held” and “Cash Management” programs
- .....

## AND BENEFITS TO YOU

- Personal, on-farm service—just call us
- 24-hour access to accounts via a secure Web site
- Money for your mortgage needs, operating credit, loans for equipment and buildings—leases, crop insurance, life insurance and more

Call 1-800-444-FARM  
or visit our Web site at [www.e-farmcredit.com](http://www.e-farmcredit.com)



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**YOUR MOST  
COMPETITIVE  
SOURCE FOR FARM  
MORTGAGES.**



# FCS OF MID-AMERICA IS THE NATION'S SINGLE LARGEST PROVIDER OF RURAL FINANCING.

Are you buying a farm? Refinancing a current mortgage? Expanding or making long-term improvements? If so, you will find the largest array of products and the most competitive prices at Farm Credit Services of Mid-America.

With more than 75,000 customers in Indiana, Kentucky, Ohio and Tennessee, we are the nation's largest single provider of farm loans. At FCS you will find:

## COMPETITIVE RATES

Price is critically important. Some lenders want to dodge that fact—push it to the background. But really, is that how you feel?

At FCS you will find the most competitive rates in the industry on long-term fixed mortgages. Plus, you can customize a loan with unique options such as our flex-and exceptional-rate features, which can save you even more money.

In fact, on a cost of delivery per dollar of credit, FCS ranks among the very lowest cost providers in the nation. Who do you want to borrow from? A lender interested in maximizing returns for shareholders? Or, a cooperative with a philosophy of being a low-cost provider?

## PRODUCT SELECTION

FCS offers 10-, 15-, 20- and 25-year fixed rates. You can also find 1- to 15-year adjustable rates with longer terms. And, there's an array of variable-rate programs, including Prime- and LIBOR-indexed loans—designed for times when the market offers short-term savings. There's always a selection of loan programs that offers a combination of savings and rate security regardless of the interest-rate cycle.



## KNOWLEDGEABLE PROFESSIONALS

Your farm is serious business. Borrowing decisions are extremely important and you want someone to trust who understands farming. We recruit and train the most knowledgeable farm lending staff in the nation to work with you.

## VALUE BEYOND JUST A LOAN

All lenders have access to money. But would your lender call you voluntarily and tell you how to get a lower interest rate? In 2001, we called more than 15,000 customers and lowered the rate on more than \$1.6 billion in loans, giving them the advantage of the market. Over the past 6 years, we've allowed almost 50,000 customers to take advantage of conversion. During that span, we've moved almost \$7 billion to lower rate contracts, saving our customers a conservative estimate of \$334 million in future interest expense. Why? Because our customers are the member/owners of our organization and our promise is to deliver value to their doors.

## JUST A FEW OF OUR MANY LOANS FOR FARMLAND

### Type of Loan

#### Fixed Rates

Available in 10-, 15-, 20- and 25-year periods  
A fully fixed rate with a matching term.

#### Adjustable Rate

Interest rate is fixed for a 1, 3, 5, 7, 10 or 15 year period. You can select new products at each anniversary. *5- to 25-year term available.*

#### Variable

The interest rate may change monthly based on the cost of short-term money. *5- to 25-year term available.*

#### LIBOR, 1-year margin

(Also available in a 3-year margin)

"London InterBank Offered Rate." A 30-day variable rate at one of the most preferred global indexes. *5- to 25-year term available.*

#### Prime, 1-year margin

A 30-day rate indexed to New York Prime. *5- to 25-year term available.*

#### 5/25 Convertible with Caps

Interest rate is fixed for 5 years, then subject to reprice annually. *5- to 25-year term available.*

#### 10/25 Convertible with Caps

Interest rate is fixed for 10 years, then reprices annually. *10- to 25-year term available.*