Farm Credit

- One of the nation’s largest co-ops
  - Over $225 billion in total assets
  - $3.5 billion in net income in 2010
- Unique cooperative structure
  - Farmer-members own associations
- Strong financial performance throughout the credit crisis and Great Recession
Financing your dreams

- Making the connection with the right lender
Types of financing - Operating

- Operating or Line of Credit
  - Used to buy production cycle inputs
Types of financing - Home Equity

• Home Equity or Countryline
Types of financing - Term

- Term (1-10 years)
- Rolling and fixed equipment, greenhouse
Types of financing - Mortgage

- Long term or Mortgage
- Buying land, building improvements
- Retail store
Qualifying for a loan- 5 “C’s”

• Capital
• Earnings Capacity
• Collateral
• Conditions
• Character
FARM CREDIT VALUES

• Integrity
• Respect
• Commitment
• Customer Focus
• High Performance
• Team Focus
18 member board of directors (16 elected customers, 2 appointed by the board)

Advisors

Nominating committee

Audit committee

Executive Leadership Team

• Newly elected board members. Kevin Cox, Bonald Blankenship, Hugh Adams, Bill Patterson, and John Kuegel, Jr

Customer Appreciation Events
FARM CREDIT MID-AMERICA COMMUNITY INVOLVEMENT

- Total of $125,000 in scholarships awarded annually
- $1.6 million given annually to programs such as scholarships, young farmer groups, FFA, 4-H, educational groups, commodity groups