

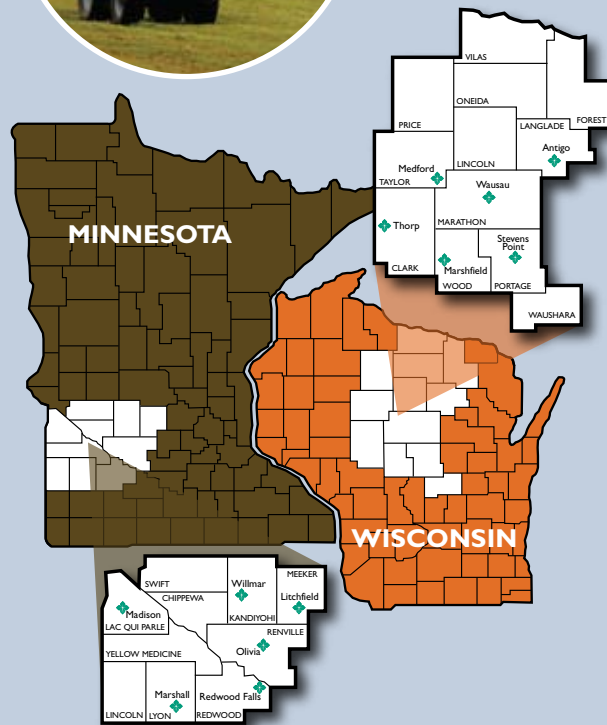
No matter your destination,
we can help you get there...

Our staff of experienced professionals work day-in and day-out with farmers and homeowners. We understand your need for quality, value and service.

Get the terms, rates, products and services your success requires. For all your agricultural, financial management or risk management needs, let United FCS provide the solution.

We would enjoy the opportunity to tell you more about the products and services that are designed for people, like you, who live and work in rural America.

United FCS, a part of the National Farm Credit System, serves nearly 4,400 customer-members with a primary focus on a 22-county service area in West Central Minnesota and North Central Wisconsin providing loans, leases and a wide array of financial services.



- DTN News • Weather • Markets
- Online Banking – 24 hours a day



www.unitedfcs.com

United FCS Office Locations

ANTIGO
2616 U.S. Highway 45
Antigo, WI 54409-2917
(715) 623-7644
(800) 324-5755
Fax: (715) 623-7646

LITCHFIELD
1725 U.S. Highway 12
Suite 200
P.O. Box 128
Litchfield, MN 55355-0602
(320) 693-7953
(800) 450-7953
Fax: (320) 693-7954

MADISON
112 5th Avenue
P.O. Box 148
Madison, MN 56256-0148
(320) 598-7505
(800) 450-7505
Fax: (320) 598-7507

MARSHALL
302 O'Connell Street
Marshall, MN 56258-2638
(507) 532-5751
(800) 450-5751
Fax: (507) 532-9113

MARSHFIELD
1100 North Central Avenue
P.O. Box 1080
Marshfield, WI 54449-7080
(715) 387-3765
(800) 324-5752
Fax: (715) 389-1535

MEDFORD
753 East Perkins
P.O. Box 466
Medford, WI 54451-0466
(715) 748-3270
(800) 324-5753
Fax: (715) 748-6212

OLIVIA
1815 West Lincoln Avenue
P.O. Box 126
Olivia, MN 56277-0126
(320) 523-1216
(800) 450-1216
Fax: (320) 523-1286

REDWOOD FALLS
161 County Highway 101
P.O. Box 160
Redwood Falls, MN 56283-0160
(507) 637-8721
(800) 450-8721
Fax: (507) 637-8162

STEVENS POINT
1216 Wildwood Drive
Stevens Point, WI 54481-9374
(715) 344-1000
(800) 324-5754
Fax: 715-344-8153

THORP
204 East Liberty Drive
P.O. Box 330
Thorp, WI 54771-0330
(715) 669-5911
(800) 324-5758
Fax: (715) 669-5913

WAUSAU
611 South 32nd Avenue
P.O. Box 1089
Wausau, WI 54402-1089
(715) 842-4631
(800) 324-5751
Admin. Fax: (715) 842-9561
Retail Fax: (715) 848-9334

WILLMAR
3881 Abbott Drive
P.O. Box 1560
Willmar, MN 56201-1560
(320) 235-1771
(800) 450-1771
Fax: (320) 235-1433

CORPORATE OFFICE
3881 Abbott Drive
P.O. Box 1560
Willmar, MN 56201-1560
(320) 235-1912
(800) 790-1912
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CUSTOMIZED
FINANCIAL SOLUTIONS



Supporting Agriculture and Rural Communities



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OUR SERVICES AT A GLANCE



Loan/Service	Description	Advantage
Installment Loans	<ul style="list-style-type: none"> • Farm equipment and machinery • Breeding livestock • Irrigation systems • Vehicles 	<ul style="list-style-type: none"> • Fixed, adjustable, and variable rates • 2-5, 7, 10-year terms • No prepayment penalties • Conversion option
Real Estate Loans	<ul style="list-style-type: none"> • Land • Buildings and facilities • Real estate improvements 	<ul style="list-style-type: none"> • Fixed, adjustable, and variable rates • Interest earnings fund held option • Terms 5-30 years • No balloon payments • Low-cost conversion option
Operating/Credit Line	Ready to access loans funds	<ul style="list-style-type: none"> • Pre-approved line of credit • Checkbook convenience • Immediate buying power • Access to funds 24 hours a day • Interest charged only to funds outstanding
Residential Mortgages	Home buying, building, remodeling, refinancing	<ul style="list-style-type: none"> • Adjustable and fixed rates • Single loan for home and acreage • Low-cost conversion option • No balloon payments • Optional automatic payment transfer • Streamlined construction loan process
Leasing Services	<ul style="list-style-type: none"> • Grain storage facilities • New, used machinery and some fixtures • Irrigation systems • New, used trucks • Livestock facilities 	<ul style="list-style-type: none"> • Fixed lease payments and purchase option • Customers can choose dealer, negotiate price • Generally 100% tax deductible • Payment schedules tailored to fit your operation
Equipment/Input Supply Financing	Local dealers/suppliers process loan requests through FCS	<ul style="list-style-type: none"> • Credit decision within minutes at the point of purchase • Simple customer friendly process
Crop Insurance	Multi-peril, CRC, RA, crop-hail insurance	<ul style="list-style-type: none"> • Coverage begins at planting date • Revenue coverage • Competitive rates • Losses paid within 30 days of final adjustment • Multiple levels of coverage

Service	Description	Advantage
Tax Services	Farm tax planning and preparation	<ul style="list-style-type: none"> • Serving sole proprietors, partnerships, corporations, LLP's and LLC's • Certified agriculture tax specialists • Confidential service
Accounting Services	Recordkeeping services and software	<ul style="list-style-type: none"> • Reports provide key tax, management information • Financial reports organized in a format for use by lenders, tax preparers • Service and support from farm record-keeping specialists • Large selection of financial reports • Confidential • Payroll services
Succession/Retirement Planning	Retirement planning, estate planning, tax planning, succession planning	<ul style="list-style-type: none"> • Serving sole proprietors, partnerships, corporations, LLC's • Designed for farmers • FCS specialists on staff • Confidential service
Life & Disability Insurance	Life/disability insurance	<ul style="list-style-type: none"> • Discounts for women, non-tobacco users • Affordable policies • Policies guaranteed renewable • Temporary insurance available • Easy application process
Business Consulting	<ul style="list-style-type: none"> • Feasibility studies • Business planning and monitoring 	<ul style="list-style-type: none"> • Multiple feasibility scenarios • On farm consultation • Farmers actual numbers used • Multiple resources
Appraisal Services	Real estate and collateral appraisals	<ul style="list-style-type: none"> • Certified appraisers • Agricultural focus • Agricultural database
Online Banking	Access to account information via internet	<ul style="list-style-type: none"> • 24 hours a day access • Confidential • Access when you want/need the information