

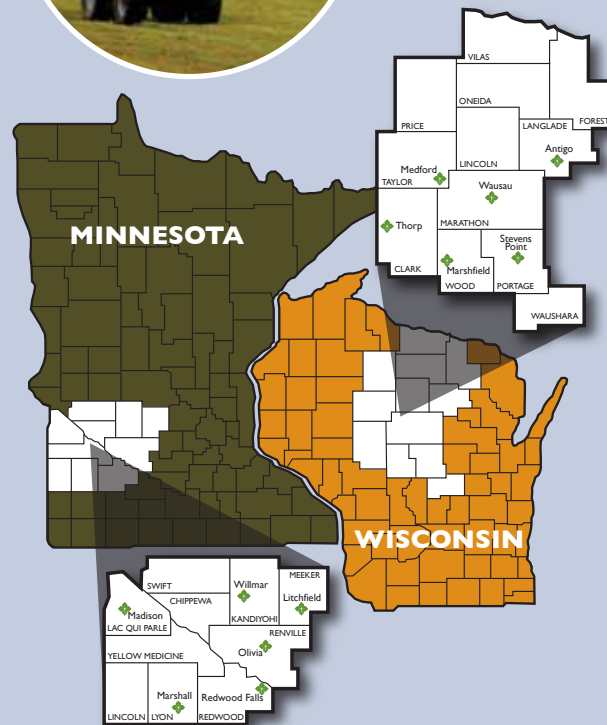
No matter your destination, we can help you get there...

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 over 5,000 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

1207 North Central Avenue
P.O. Box 1080
Marshfield, WI 54449-7080
(715) 387-3765
(800) 324-5752
Fax: (715) 389-1535

MEDFORD

600 S. 8th Street
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 54482
(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
Fax: (320) 235-1433



www.unitedfcs.com

CUSTOMIZED
FINANCIAL SOLUTIONS



Supporting Agriculture and Rural Communities



www.unitedfcs.com

OUR SERVICES AT A GLANCE



Loan/Service	Description	Advantage
Machinery & Equipment 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"> • Checkbook convenience • Interest charged only to funds outstanding • Revolving lines with Farm Cash Management investment feature
Residential Mortgages	<ul style="list-style-type: none"> • Country Living Mortgages • Home Site & Recreational Land Financing • Construction Loans 	<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 and Livestock Insurance	<ul style="list-style-type: none"> • Multi-peril • Crop revenue • Crop-hail and other named perils • Livestock and livestock gross margin 	<ul style="list-style-type: none"> • Offer all available federal (RMA) crop insurance products • Protect your investment against yield loss and upside/downside price risk • Innovative named-peril products (crop-hail and others) with competitive rates • Dedicated Insurance Specialists work with you to choose the right products for your operation • Map based crop reporting makes recordkeeping easier

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 and payroll services	<ul style="list-style-type: none"> • Reports provide key tax, management information • On-farm software training available • Service and support from farm record-keeping specialists • Confidential
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 chattel 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