



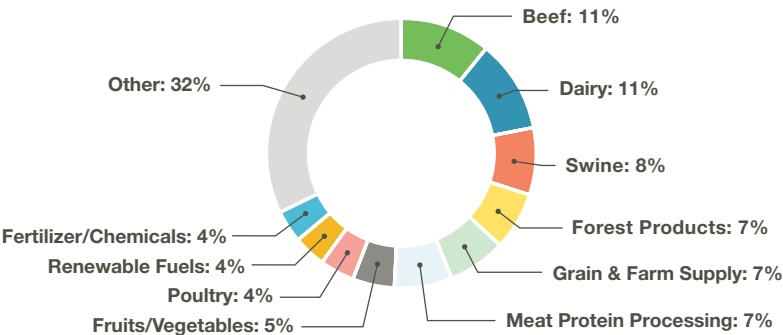
Agribusiness finance: Committed to the business of agriculture.

The Agribusiness team of Farm Credit Services of America offers the expertise and financial strength to finance those who process the products of agriculture as well as those who grow them.

With more than \$7 billion in loan commitments, our dedicated teams of financial specialists understand the unique needs of agribusiness.

We offer a competitive cost of capital, diverse loan and lease packages, and a share of our net returns in the form of a cash-back dividend – benefits you’ll find nowhere else.

Well-Diversified FCSAmerica Agribusiness Portfolio:



Based on total commitments as of December 31, 2019

Nationwide Perspective / Capacity to Grow / Long-term Commitment

AGRIBUSINESS FINANCE WORKS HERE.

Association Highlights

- \$29.7 billion in loans**
- More than 1,700 employees**
- 42 offices in Iowa, Nebraska, South Dakota and Wyoming**
- 51,000+ customer-owners**
- Customers received 1% of their 2019 average daily loan balance as a cash-back dividend**
- Community support: more than \$3.8 million and 8,400 hours in 2019**

Business Units

- Agribusiness Capital:** Specialized financing for the unique needs of agribusinesses
- Retail Commercial Lending:** Delivering value to complex operations through specialization
- Retail Lending:** WorkSmart® line of credit, intermediate and real estate loans to farms and ranches
- AgDirect®:** Equipment financing
- Ag Leasing:** Lease options for buildings and equipment
- Crop Insurance:** Offer both federal and private policies through number of companies
- Consumer Lending:** Home, construction, lot, recreational land and home equity loans



This institution is an equal opportunity provider and employer. All loans subject to credit approval and eligibility. AgDirect is an equipment financing program offered by participating Farm Credit System Institutions with lease financing provided by Farm Credit Leasing Services Corporation.