

Local dealers to offer farm credit cards

HARRISBURG — In February 1978, the State Farm and Power Equipment Dealers and Commonwealth National Bank announced the availability of a revolving credit card program designed strictly

for the agricultural business community. It was the first farm credit card program in Pennsylvania. The demand for this program has increased over the last couple of months.

At this point in time, over 2858 farmers across Pennsylvania have approved credit with the PACE plan. Over 100 farm equipment dealers now offer this plan to their customers.

Retail farm equipment dealers in Lancaster, Berks, York, Bucks, Chester, Cumberland and Montgomery counties will be offering this program to the farmers within 30 to 60 days. The dealers in those counties which recently announced the program report that credit applications are being completed, signed and returned by the farmers at a fast pace. Farmers, like



dealers, have a cash flow problem.

Customers have been receptive to PACE. They simply fill out a credit application and indicate the dealers with whom they do business. The line of credit is approved by the PACE Department (usually higher credit limits than other charge systems) and a charge card is sent to the participating dealers selected by the farmer.

When a farmer needs credit at any dealer, the PACE card is used to charge the sale of goods or services. If the bill is paid in full within 25 days, then no interest is charged. He only pays interest on the amount revolving.

The installment payment due is one-twelfth of the balance if the account is not paid in full. He receives a statement each month from the bank showing all pur-

chases made at the participating dealers. This eliminates receiving separate monthly statements from five separate dealers with five separate amounts due. A single monthly descriptive statement reduces the farmer's bookkeeping and time. It gives him greater flexibility in his credit needs.

Why do farmers like PACE? It is a plan designed for their individual needs — prestige credit reference — outstanding bank credit references.

It is easy to use, since the card is kept at the dealership. It simplifies record keeping with one statement each month. It gives a record of deductible expenses and is tax deductible. It is unique and will not disturb credit relationships with local banks.

A farmer can extend

payments or pay off, and has adjustable credit limits.

He has a free 25 day charge account, if paid within that period of time. Depending on statement cut-off, he could have up to 60 days free interest.

PACE plan relieves the dealer of the task of maintaining an accounts receivable system, thereby giving him more time for providing personal service to his customers.

As one farmer recently said, "Banks are in the business of loaning money and the implement dealer is in the business of selling and servicing machinery - under this plan, each is doing what he does best."

Another farmer said, "It's a two way street, we need each other, I want my dealer to be here 5 or 10 years down the road."

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