

WORKING HARD TODAY. WORKING HARD TOMORROW.

Farmers and Farm Credit. You can depend on it.

Throughout the Farm Credit System, Farm Credit employees at all levels are working hard to provide credit and the best possible financial services to farmers, ranchers and their cooperatives at the lowest possible cost.

Working as a system

In late 1985, the 37 Farm Credit banks worked harder than ever before as a single system to pass Farm Credit legislation that would improve the system's ability to deal more effectively with financial stress. This unified effort succeeded and, in December, the president signed into law the Farm Credit Amendments Act of 1985. The new law restored investor confidence and lowered the rising cost of system funds. It assured the system access to the nation's money markets for funding at competitive rates. The new law also created the Farm Credit System Capital Corporation, which gives the system a mechanism for using its financial resources more effectively and supporting its financially troubled banks.

Working as employees

In more than 1,500 offices across the nation, we're working to hold down operating costs and provide credit and related services more efficiently. We're pulling together to make better use of our staffs and facilities to strengthen the financial condition of our banks and associations and to

deliver the best possible service at the lowest possible cost.

Working for you

We know that every farm operation and every customer is different. That's why our loan officers understand more than credit and financing. They understand agriculture. And that's why they work one-on-one with each borrower to meet his or her individual needs. Our loan officers care about what happens to the farmers in their community. The economic stress facing many of our borrowers affects more than the farmer and his family. It hurts everyone in the community, from bankers to merchants.

Working for agriculture

No other lender that serves American agriculture has worked harder and longer than the Farm Credit System. For nearly 70 years, we have been a dependable source of credit for farmers, ranchers and their cooperatives. Despite the ag economy, we're determined to continue Farm Credit's history of service — to be the premier provider of credit and financial services to agriculture.

The Farm Credit System is working hard today and will be working hard tomorrow — stronger and better equipped to serve your needs. You can depend on it.

• BERKS-LEHIGH VALLEY FARM CREDIT SERVICE
Fogelsville • 215/395-6831

• BUTLER FARM CREDIT SERVICE
Butler • 412/482-2161

• HEADWATERS FARM CREDIT SERVICE
Wellsboro • 717/724-1961

• LANCASTER FARM CREDIT SERVICE
Lancaster • 717/291-1855

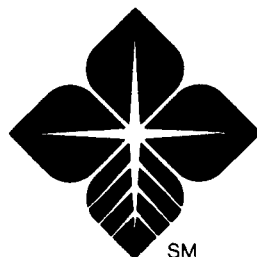
• MEADVILLE FARM CREDIT SERVICE
Meadville • 814/336-3149

• NORTHEASTERN FARM CREDIT SERVICE
Lewisburg • 717/523-1201

• SOUTHEAST FARM CREDIT SERVICE
West Chester • 215/431-1257

• WEST CENTRAL FARM CREDIT SERVICE
Uniontown • 412/437-2825

• YORK FARM CREDIT SERVICE
York • 717/792-2641



The Farm Credit System