



It's A Good Time To Replant Your Mortgage.

Unlike most things a farmer buys these days, the cost of money has gone down. Way down.

Under these conditions, refinancing your mortgage could lower your payments. And, in some cases, help you harvest extra working capital.

So if you're thinking about refinancing, plant yourself down with a Farm Credit loan officer.

In about the time it takes to start your tractor, you can find out if refinancing is right for you. If it is, your Farm Credit loan officer will explain all the details. One farmer to another.

Farm Credit has been helping farmers get the most out of their farms for 70 years. And unlike some other lenders, we've always stood by you. Whatever the conditions. 

 **FARM CREDIT. A Bank Of Local Farmers.SM**