

York Farm Credit Offers Equipment Leasing

YORK (York Co.) — York Farm Credit has expanded its line of services by including equipment and fixtures leasing as an alternative for customers seeking equipment financing. "We are excited about this new service," said Edward N. Heindel, Vice President of York Farm Credit. "Our customers will be able to realize a noticeable improvement in cash flow by leasing new equipment acquisitions," Heindel added, "and do it without disturbing existing loan agreements."

Those who use equipment leasing find that it offers many bene-

fits. It helps the lessee improve cash flow because a lease provides 100% financing. There is no down payment. Rental payments may be made monthly or annually, whichever best fits cash flow patterns. Rates are fixed for the entire lease term, so there is no need to deal with fluctuating interest rates. In addition, lessees may be able to use their full lease payment as a tax deduction.

The leasing program offered by York Farm Credit allows eligible borrowers of the Farm Credit System to work with local dealers in the selection of their equipment. When price and delivery dates are

negotiated, the equipment user contacts the Association for lease pricing. The standard leases offered through this program are 60 months in duration. During that time only 90% of the original cost of the equipment is amortized, keeping payments low. At the end of the lease term, the lease may be renewed for an additional term, the equipment may be purchased for the remaining 10%, or the equipment returned with no further obligation.

York Association's leasing program is supported by Farm Credit Leasing Services Corporation (FCL), a Minneapolis based

entity of the Farm Credit System. FCL's nearly 20 years of experience exclusively serving the leasing needs of agriculture has thrust FCL into national leadership in agricultural leasing.


In the past few years, FCL has experienced increased business activity with agricultural producers, ranchers and aquatic harvesters, according to Greg Davis, FCL's Eastern District Manager. "The streamlined lease program administered by York Farm Credit generally meets the requirements of the majority of Association customers; however, leases are also available for more complex pro-

jects", Davis added.

For more information about this new program contact Edward N. Heindel, Vice President, York Farm Credit at (717) 792-3652, or your local Farm Credit office.

York Farm Credit, ACA presently provides over \$108 million in long term and short term loans to 1,900 borrowers in Adams, Cumberland, Franklin, Fulton, Perry and York counties.


York Farm Credit, ACA is affiliated with the Farm Credit Bank of Baltimore, part of the nationwide Farm Credit System, the nation's leading agricultural lending institution.



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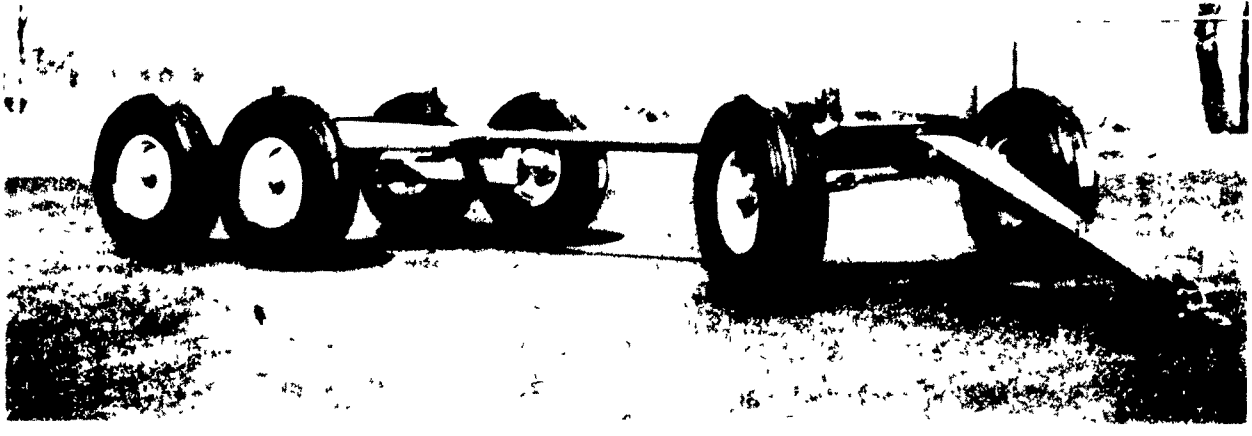
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