



*Wishing  
you*

*Happy*

*Happy*

As a cooperative owned by the people who use it, Farm Credit has served the needs of rural Americans for generations. In fact, for more than 80 years we have been a dependable source of credit to agriculture.

We thank you for helping to make this year a success. And we hope this holiday season and new year will be filled with joy, good health and much happiness.



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