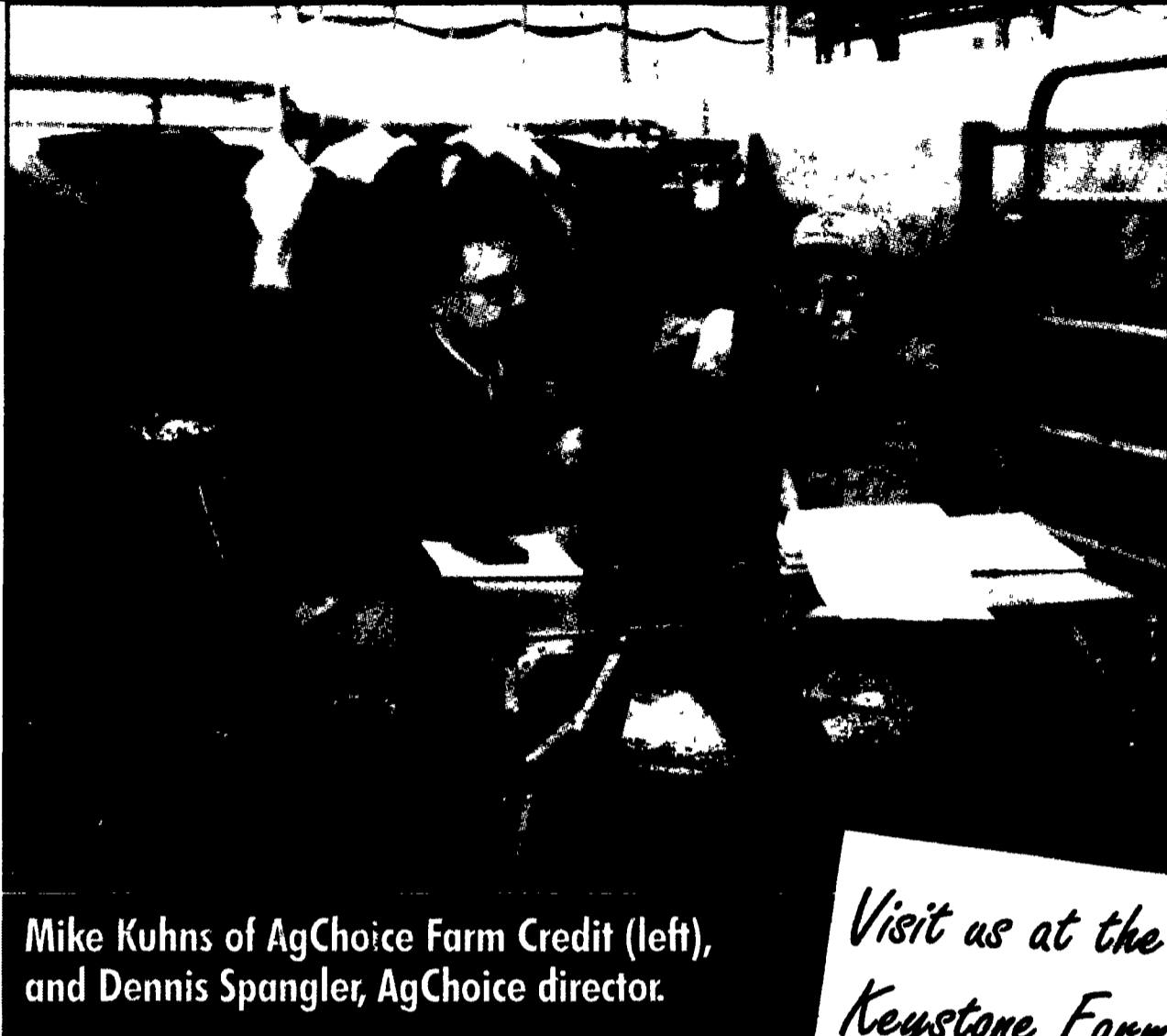


BRINGING THE MOST VALUE TO THE TABLE



Mike Kuhns of AgChoice Farm Credit (left), and Dennis Spangler, AgChoice director.

*Visit us at the
Keystone Farm Show,
January 9-11, 2001
in York, Pa.
(Booths 221 & 222)*

When you sit down with a loan officer from AgChoice, you will quickly discover the strength, reliability, flexibility and commitment you need to build a lasting and successful relationship. Add to that the competitive financing and personal service, and you will agree that AgChoice brings a lot of value to the table.

At AgChoice Farm Credit, we regard our members as real people with unique needs. We know that we have to do much more than just provide financing. Understanding your business needs and building a solid relationship is important to us.

If you value the importance of a personal relationship with your lender and want personal service, a variety of financial options and competitive rates, call AgChoice today. Your personal loan officer will be glad to discuss your own unique situation and help you find solutions that are right for you.



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