

## The Farm Service Agency – Offering a Fresh Look at Financial Services

The Farm Service Agency (FSA) provides loans, loan guarantees, and business planning to eligible farmers, ranchers, and others to promote, build, and sustain family farms in support of a thriving agricultural economy. FSA, and its predecessor lending agency, the Farmers Home Administration, has provided farm loans for generations, to farmers and ranchers trying to get started and those making a fresh start. Our desire is to be viewed as “The Lender of First Opportunity” and, for those already in the business, “The Lender of Your **Next** Opportunity”.

Besides loans, we also offer customers a support team that assures them of confidential advice and counsel throughout the life of their loan. We offer sustained service, staying with the customer long after the loan is closed, monitoring the customer’s financial progress. The success of our customers is the cornerstone of our business.

Even before you apply for a loan, our FSA Farm Loan staff can assist you in determining just what your credit needs and capabilities are. This is an aspect of FSA service which is now being emphasized and may be new to many producers.

FSA offers loan and credit counseling assistance to farmers, providing individualized farm and business planning expertise. Our Farm Loan staff is well trained in both lending and agriculture. We keep up with industry trends and emerging farm business models. We will analyze your financial situation and help you arrive at a solution tailored to your farming operation and needs.

Every operation is different, just as every person is unique. Your credit needs may be addressed by an FSA direct loan, or a loan provided by a bank or credit association for which FSA provides a guarantee. FSA may participate in part of the loan package with another lender. It may be that FSA facilitates a referral to another lender without any other action required on our part. The most important consideration, from our perspective, is that you get the service you need as quickly as possible.

FSA is committed to achieving the highest standards of service. Our Farm Loan staff uses state-of-the-art farm planning software. We can offer fresh perspectives, and give customers creative ways of growing their businesses.

There is no off-season when it comes to financial management. You can take advantage of FSA loan and credit counseling any time of year. If you anticipate a change in your operation, or your financial situation changes unexpectedly, come see FSA, sooner rather than later. We can help you plan ahead.

