

NEWS RELEASE



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AgHeritage Farm Credit Services shares profits with customers- \$3 Million in patronage refunds

AgHeritage Farm Credit Services returned \$3 million in association profits for 2010 to customer-owners through the Patronage Program.

“Not only do we provide competitive interest rates and dependable credit, but as a cooperative, AgHeritage Farm Credit Services shares the profits with our customer-owners,” said Greg Cole, President and CEO, AgHeritage FCS. “Through our Patronage Program, we have handed \$12.25 million to our customer-owners over the past five years.”

In the fall of 2005, the AgHeritage Farm Credit Services Board of Directors adopted the Patronage Program, which returns a portion of the association’s net earnings back to our eligible customer-owners. “There are advantages to belonging to a cooperative and one of those is having a share of the profits. AgHeritage Farm Credit Services, unlike other lenders, is a cooperative,” stated Michael Taylor, AgHeritage FCS Board Chairman. “Our customers are our owners, so they get to elect the Board who governs the association and they share in the profits through our patronage program.” Refunds are based on the proportion of interest paid on an individual’s loan to total interest earned.

For more information on the Patronage Program, call 800-444-3276 to reach your local branch office.

AgHeritage Farm Credit Services is a financial cooperative with owned and managed assets in excess of \$850 million that provides credit and related services to more than 2,900 farmers and ranchers in 24 Arkansas counties. Branch offices are located in Batesville, Brinkley, Dermott, Lonoke, Newport, Pocahontas, Searcy, Star City and Stuttgart.

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