

# NEWS RELEASE



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## **AgHeritage Farm Credit Services distributes \$2.5 million**

AgHeritage Farm Credit Services returned \$2.5 million in association profits for 2008 to customer-owners through the Patronage Program.

“As a cooperative, AgHeritage Farm Credit Services’ customers are our owners; and share in the association’s profits through the Patronage Program,” said Greg Cole, President and CEO, AgHeritage FCS. “In addition to our cooperative heritage, we offer more than 90 years of solid agricultural lending experience.”

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. “The Board of AgHeritage Farm Credit Services is proud to say that in three years, the cooperative has returned \$6.75 million to our customer-owners,” commented Michael Taylor, AgHeritage FCS Board Chairman. “Not only do we offer competitive interest rates, but we can return a portion of that interest to our farmers. The Patronage Refund basically reduces the effective cost of borrowing money for our customer-owners.” 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 \$730 million that provides credit and related services to more than 2,400 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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