

What makes AgCarolina Farm Credit different?

AgCarolina Farm Credit is a member-owned lending cooperative that operates as part of the nationwide Farm Credit System.

Since we are a cooperative, AgCarolina Farm Credit shares profits with borrowers through our Patronage Refund Program.

Patronage refunds reduce members' cost of borrowing, in effect reducing the interest rates they pay.

Am I eligible?

We offer several types of services for country homeowners, full-time and part-time farmers, recipients of agricultural income, businesses that provide services to farmers, and rural development.

Please contact an AgCarolina Farm Credit representative nearest you or call us at 1(800) 951-3276 or visit us at www.agcarolina.com to realize how we can finance your future.



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Branch Offices:

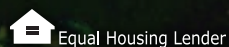
Ahoskie	(252) 332-6143 (888) 881-3276
Elizabeth City	(252) 335-0582
Greenville	(252) 758-1512 (888) 833-3276
Halifax	(252) 583-1331
La Grange	(252) 566-2163 (866) 974-3276
Louisburg	(919) 496-3267 (888) 807-3276
New Bern	(252) 638-5673 (888) 989-3276
Raleigh	(919) 250-0202
Rocky Mount	(252) 443-1290 (888) 813-3276
Smithfield	(919) 934-9731 (888) 808-3276
Swan Quarter	(252) 926-7481 (888) 840-3276
Williamston	(252) 792-1678 (888) 837-3276

MORE THAN A LOAN



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Financing for Your Rural Lifestyle

AgCarolina Farm Credit provides a wide range of financing for farmers and rural residents.

For home and country life

- Real estate
- Lots
- Country homes
- Home construction
- Purchases and refinancing
- Remodeling and home improvements
- Hunting tracts
- Recreational property
- Horses, cattle, and other livestock
- Livestock and utility trailers

For the farm

- Real estate
- Pasture, crop, and timberland
- Poultry and livestock facilities
- Barns, stables, sheds, and grain bins
- Farm residences
- Operating expenses
- Machinery, equipment, and vehicles
- Leasing of machinery, equipment, and vehicles

For agribusiness

- Nurseries and greenhouses
- Poultry and livestock operations
- Gins and processing facilities
- Timber and sawmill operations
- Farm-related businesses
- Aquaculture

Loan Rates, Terms and Payments

Loans may be obtained at fixed, variable, or adjustable rates. With our conversion program you can change from one interest rate program to another to accommodate your needs. We offer loan terms ranging from one month to 30 years. Payments can be made monthly, quarterly, semi-annually, or annually to fit your financial cycle. We work to find the term, rate, and payment schedule that is best for you.

Money Management Tools

Our goal is to provide convenient access to your money and accounts. That is why we offer several tools that allow you to access your accounts and direct funds in a matter of minutes, 24 hours a day, and seven days a week. Enjoy products such as:

- AgrILine for instant loan advance
- FastCash for free money transfer by phone or online
- AutoDraft for electronic loan payment
- LoanLine for telephone access to your loan information
- Online access to your accounts

On-Farm Service

Our office is wherever you want it to be. Because we know you're busy, we gladly drive to you.

Insurance Services

We don't just lend money, we help you manage your money. Our services also include safety nets like crop hail and multi-peril crop insurance to back your livelihood. All members are eligible for mortgage, life, and disability insurance to provide for life's "what ifs."

Appraisal Services

Understanding the valuation of land, businesses, and homes is a large part of our job. Every investment is different. We pride ourselves on being able to accurately value each asset, and we're happy to assist you.



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