



Your Guide to **PURCHASING ESSENTIAL FARM EQUIPMENT**

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When Jeffrey Crotts uses the expression “time is money,” he knows all too well what might happen if he doesn’t get a crop such as strawberries harvested when needed. As the owner of Knob Creek Orchards, Inc., in Toluca, North Carolina, Crotts and wife Tara farm 287 acres of apples, peaches, strawberries and blackberries.

While apples have a longer shelf life, the other fruits are highly perishable. When they are in season there’s no time to waste, particularly during harvest time in the spring and summer. When a day or two can make a difference in fruit quality and whether customers will purchase it, the “time is money” phrase becomes all too real.

That’s why **Farm Credit EXPRESS** has appeal to Crotts and others who need to be in the field instead of filling out paperwork.





Convenience is King: Farm Credit **EXPRESS**

Convenience is king in many aspects of our lives. Make something quick and easy – be it meals, a more efficient farm implement, an ATM at the grocery store – and we're usually all for it. That goes for financing, too.

Farm Credit EXPRESS is an equipment financing program that teams up Farm Credit and equipment dealers. One of the goals is to provide easy, on-the-spot financing at dealerships across the state.



See what Jeff Crofts has to say about Farm Credit **EXPRESS**

How Can Farm Credit **EXPRESS** Benefit You?

It's a win-win-win for the three parties involved. The **EXPRESS** program has excellent rates and is available for new and used equipment. Instead of offering zero financing on equipment, a dealer can offer a cash price, which lowers the cost of equipment.

Customers benefit because they can finance with **EXPRESS** while getting the lower cash price. It lowers the cash price upfront.

Other Benefits List:

Faster service and a one-stop shop is part of the convenience factor. Time is money, the saying goes, and **EXPRESS** is designed to help farmers get the financing help they need quickly. **EXPRESS** is often a day or two faster than conventional financing.

- While all paperwork is handled by the dealer, a Farm Credit borrower continues to earn a patronage refund.
- Financing is on one item and not cross-collateralized so it's not tied to other loans or assets.
- Farm Credit respects and values the relationships that are formed between customers and loan officers. A member still maintains the same loan officer and any loans go to that loan officer's portfolio.