

# AMERICAN AGCREDIT ...FINANCING AGRICULTURE FOR MORE THAN 90 YEARS

W. TERRY LINDLEY, SENIOR VICE PRESIDENT, MARKETING

**F**ounded in 1916, American AgCredit is the 6th largest Farm Credit cooperative in the nation. The Santa Rosa-based lender specializes in providing financial services to agricultural and rural customers throughout California, western Colorado, northwestern New Mexico, Nevada, central Kansas, and northern Oklahoma as well as to capital markets customers in 30 states across the nation.

Financial services include production and mortgage financing, equipment and vehicle leasing, lines of credit, crop insurance, and the Young, Beginning and Small Farmer program. In addition, the Association provides interest-free loans for qualifying 4-H and FFA AgYouth programs, as well as college scholarships to young people interested in agriculture.

Although U.S. agriculture and rural America have changed in many ways since the Farm Credit System was founded in 1916, American AgCredit has always been there. Today's farms, ranches and agricultural enterprises are more diverse and specialized than ever. Producers and rural entrepreneurs of all types need access to dedicated, specialized lending services to meet their financial services needs. The Farm Credit System was created to meet that need and continues to proudly provide services to agriculture and rural America.

## MISSION

American AgCredit's mission is to provide sound and dependable credit to American farmers and ranchers, certain farm-related businesses, and agricultural investors. They accomplish this mission by making

capital available to qualified individuals and businesses at competitive rates. American AgCredit knows agriculture. That's all they do.

According to CEO Ron Carli, "Our goal as an Association is to provide our customers with competitive interest rates, flexible financing terms, responsive service, and

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a knowledgeable staff who speak the language of agriculture. We know agriculture operators face a host of challenges; struggling with a lender who does not know your business should not be one of them."

## STRENGTH DUE TO DIVERSITY

American AgCredit remains strong due to the diversity among their agricultural customers. American AgCredit finances nearly 7,500 independent agricultural operations that produce more than 200 different commodities. Major market segments include wheat, beef, dairy, vegetables, wine and wine grapes, cotton, field crops, timber and some niche markets such as berries and aquaculture.

## SUPPORTING YOUNG, BEGINNING & SMALL FARMERS

Our early outreach programs reach young, beginning and small farmers and ranchers, age 9 through 30, through spon-

sorships of a spectrum of industry groups, our AgYouth program, regional scholarships, and Association internships, as well as family legacy programs.

The **Young, Beginning, and Small Farmer/Rancher Program** (YBS Program) is designed to offer diverse and accessible financing options for qualified farmers and ranchers within the territories covered by American AgCredit.

The YBS Program provides alternate financing and guarantee options for farmers and ranchers who are just getting started, as well as small or part-time operations. Special lending qualifications and requirements allow young, beginning, and small farmers and ranchers access to financing, leasing and other services for which they might not otherwise qualify.

If you fall under the following guidelines, you may qualify for YBS financing:

- **YOUNG:** Age 35 or younger
- **BEGINNING:** 10 years or less experience in farming/ranching
- **SMALL:** Under \$250,000 annual gross income from farming operations

In addition, American AgCredit's **AgYouth Program** provides training and education to 4-H and FFA participants (ages 9-18) in the financing aspects of agriculture by providing interest-free loans toward the purchase of a project animal.



*Terry has served with American AgCredit for 35 years, and is currently the Board President for the Santa Rosa Junior College. In addition to his work with American AgCredit and within the community, Terry operates a cow/calf operation in Sonoma and Mendocino Counties through Lindley Cattle Company.*

# WORKING FOR YOU WORKING WITH YOU



**American AgCredit**  
MONEY FOR AGRICULTURE

We know the unique challenges faced by the cattle industry. After all, we've specialized in agricultural financing, services and programs since 1916.

**Strong, stable, secure** — three more reasons farmers like you have been trusting American AgCredit for over 90 years.

**SANTA ROSA ■ PETALUMA ■ SAINT HELENA ■ UKIAH**

**Call 800.800.4865  
or visit [www.agloan.com](http://www.agloan.com)**

A part of the Farm Credit system. Equal Opportunity Lender.