



SOUTHWEST GEORGIA FARM CREDIT

Solutions for your financing needs



Farm Credit

SOUTHWEST GEORGIA

Welcome to Southwest Georgia Farm Credit!

We are a member-owned cooperative that supports rural communities and agriculture with reliable, consistent credit and financial services. Our team delivers personalized service to our clients in 21 counties bordering Alabama and Florida. We are your neighbors, your partners, and financial professionals you can trust.



Member Dividends

Southwest Georgia Farm Credit is different than most lenders because we're a cooperative, owned by those who do business with us. As a member-owner, you share in our profits through our Member Dividend program, which can reduce your effective cost of borrowing.

Every year, Southwest Georgia Farm Credit's board, most of whom are elected by our members, reviews the financial health of the association. They decide how much of the profits can be returned to member-owners. These profits are returned in cash to our borrowers.

Not all customer transactions with Southwest Georgia Farm Credit receive Member Dividends. Leases, consumer-purpose loans made to farmers or rural home borrowers, and some loans with unique pricing structures or risk characteristics are not eligible. We'd like to tell you more about our Member Dividends, so email us any time at LandFinancing@SWGAFarmCredit.com to learn more!



Agricultural Loans

Farm Credit is the largest single lender to agriculture in the nation. Our local lenders are authorities in virtually every agricultural industry, no matter how specialized. We offer competitive rates and fees and flexible financing terms tailored to our customer-owners' individual preferences. Southwest Georgia Farm Credit can finance all of your agricultural needs, including:

- Real estate
- Bare land (pasture, crop and timberland)
- Farms of all sizes
- Farm-related businesses
- Livestock
- Equipment
- Improvements
- Construction
- Trucks and trailers
- Operating costs
- Agribusiness
- Nurseries and greenhouses
- Contract operations
- Timber and sawmill operations

Email us at LandFinancing@SWGAFarmCredit.com to learn more.



Land Financing

Southwest Georgia Farm Credit is your rural land lender and our team shares your passion for living, playing, and working in rural southwest Georgia. Whether you want room to roam, a place to escape, a rural retreat or open field to fulfill your part-time farming ambitions, Southwest Georgia Farm Credit is the best lender for you. We offer affordable, long-term rates, flexible terms, and help you every step of the way.

Want to get things started on your own? We have an online loan application for loans up to \$1 million, with approval in minutes. Share your country living dreams with us, and we'll tailor a financing package for your needs, such as:

- Woodlands, timber tracts, hunting and other recreational properties
- Real estate refinancing
- Homes in the city or county
- Homes with acreage
- Home construction and improvements
- Home refinance

We specialize in financing non-conforming properties with unique characteristics. If the property is in a small town or community, we want to finance it.

Go online at SWGAFarmCredit.com to apply today!



Southwest Georgia Farm Credit understands that financing equipment for your weekend retreat or your farm improvements should be a fast and easy process. With that in mind, we offer dealer-direct financing and leasing products.

Equipment Financing with FARM CREDIT **EXPRESS**

Southwest Georgia Farm Credit partners with local dealers through the Farm Credit **EXPRESS** program to provide borrowers with low, fixed interest rates, flexible terms and convenience for new and used machinery and equipment financing. You can apply for a loan and be approved within minutes at the dealership, and Farm Credit **EXPRESS** loans qualify for our Member Dividend, too.

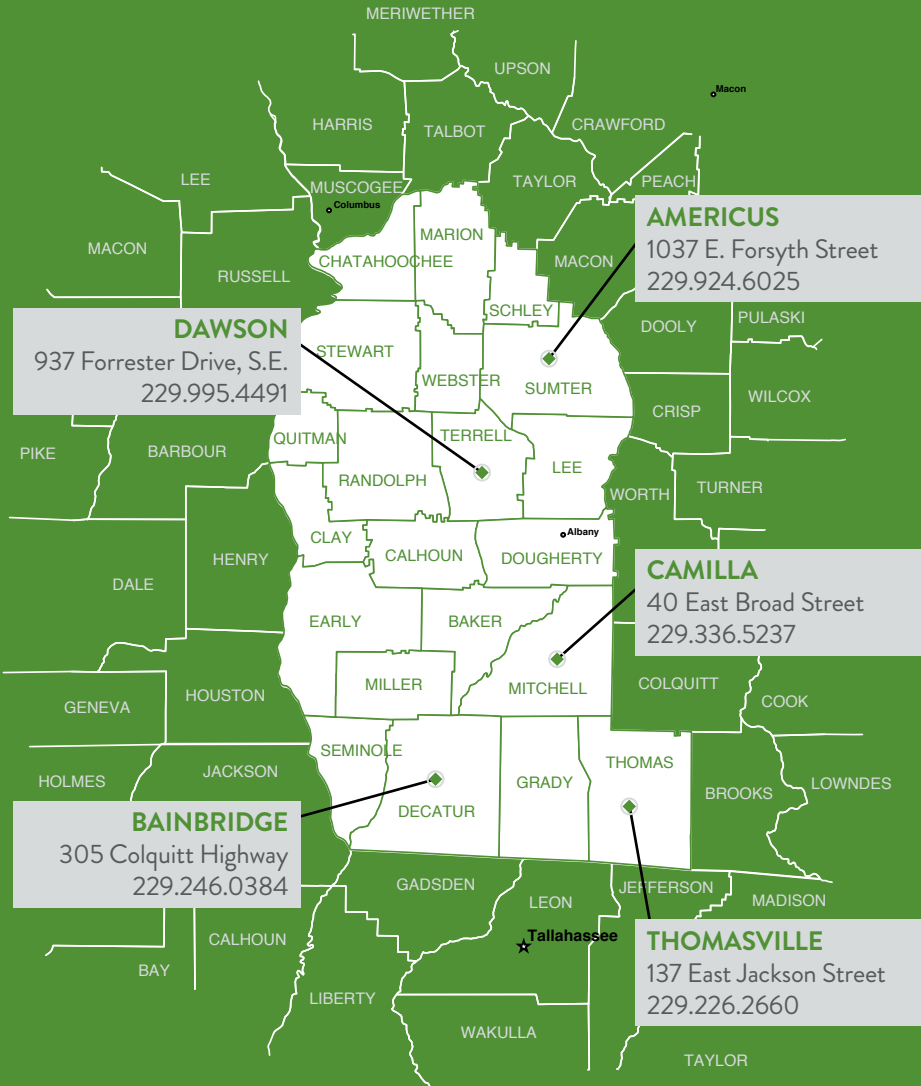
Visit us at SWGAFarmCredit.com to learn more and locate a participating dealer near you!

Capital Purchases with FARM CREDIT LEASING

Leasing is one of many solutions borrowers can leverage to reduce expenses, lower tax burdens and access better equipment. Our leasing products feature a variety of terms and structures and can be used to finance most capital purchases, including buildings and facilities, passenger and commercial vehicles, agricultural tools and equipment, and production equipment.

Visit FarmCreditLeasing.com to find out more!

Southwest Georgia Farm Credit Territory





Farm Credit supports rural communities and agriculture with reliable, consistent credit and financial services, today and tomorrow.



SWGAFarmCredit.com
866.304.3276

