

Referrals Really Pay Off!

\$9,000 Awarded on December 1



Roy & Martha Moss – Greenwood

\$5,000
Grand
Prize
Winner!



Ben Smith – Gassville



Kyle Whitley – Malvern

FOUR
\$1,000
Winners!



Nancy & Jerry Floyd – Greenwood



Jeremy & Jamie Wells, Russellville

Wouldn't it be nice to see **YOUR** name on a check this year?

Our satisfied customers are a powerful tool for attracting new members...and we reward them!

Every time you refer a friend that closes a loan with us, you earn a \$25 referral award. PLUS, your name goes in the December 1 drawing to win the \$5,000 GRAND PRIZE or one of four \$1,000 regional prizes!

Refer as many people as you like through November 30th! You earn unlimited referral rewards and your name goes in the drawing every time—increasing your chances of winning a big cash prize!

The folks pictured above are all winners...but the biggest winner is Farm Credit who gained **220 new members** in 2009 with this program. That translated into **\$28 MILLION** in new loan volume for our association. As a member, you own the association and helping your association grow pays off for all members by building capital and creating opportunity for patronage refunds in the future. The more your association makes, the more YOU potentially make!

Share your Farm Credit experience with a friend today—or call your local branch and suggest the name of someone they should call on.

We're looking for more great members, just like you!

800-444-3276