

## **Our member-owners measure our success!**

Customer satisfaction is our highest priority and we measure it each year with a detailed customer survey. This quantitative measure of overall customer satisfaction helps us assess our strengths and needs. **The University of Arkansas Walton School of Business** has independently administered our survey for the past several years and interprets all results.

**This year we proudly earned a 97.5% customer satisfaction rating.** Most importantly, we've learned that satisfied member-owners are telling others about Farm Credit Services of Western Arkansas. This is the number one way that our business is growing!

We couldn't ask for better marketing! There is no better advertising than satisfied members telling their family and friends about their success with Farm Credit and encouraging them to talk to us, as well.

In fact, referrals have proven to be so effective that we've launched a new **Referral Reward Program** in 2009. We're asking current member-owners to refer other strong borrowers like themselves and we're rewarding referrals that result in loans with cash and prizes! Someone is going to win a \$5,000 cash grand-prize in December! (More info under REFERRAL REWARDS on homepage.)

FCS of Western Arkansas is proud to stand out among agricultural lenders in western Arkansas. We know our personal service, understanding of agricultural needs, competitive interest rates, and special features like Patronage Refunds and Funds Held help distinguish us from other lenders in a crowded field of competitors.

Our satisfied members are our best sales people. Here's a sample of what some of them said in our most recent survey.

### **Friendly, local service....**

"I love the people at Farm Credit. They are professional but care about YOU, not just your money or business." - *Arkadelphia member*

"I feel I have a "friendship" relationship with the agents. The inside staff are always friendly and helpful. It seems to get easier to do business with Farm Credit." - *Fayetteville member*

"FCS makes clients feel important and appreciates their business, versus other lenders who make clients feel like the bank is doing them a favor!" - *Magnolia member*

"As a new customer to FCS they are constantly exceeding our expectations. After dealing with banks for so long, it still amazes us that Denise Sweat treats her customers like family. They always have time to explain anything we have questions on. Denise and Brenda have far exceeded our expectations and, above all, have earned our trust!" - *Nashville member*

“Local agent Tom White works very hard at staying involved with local events that enhance the quality of life in our community...all the while meeting my personal and farm lending needs.” Ozark member

## An understanding of southern Arkansas agricultural needs....

“They work with me as a farmer and understand farming and it’s special needs.” - *Danville member*

“Farm Credit is the only lender that actually understands the problems we face as farmers.” - *Morrilton member*

## 90 years of experience you can trust...

“I have been impressed with their local and national reputation as a lender. Their honesty in business, capable employees, friendliness, Patronage Refund Program, good and fair interest rates and accessibility all affect our opinion and trust in our branch.” - *Magnolia member*

“When tough times hit, FCS has always gone the extra mile to help me.” - *Mena member*

“The staff at Morrilton will do everything in their power to make sure we have the financial assistance required in these trying times.” - *Morrilton member*

## Maximizing our members’ financial success....

“Our branch office has been very informative with info that other financial institutions would not share with it’s customers. In today’s economy this honesty is worth so much.” - *Hope member*

“The Funds Held account is a big asset in the way we can make our payments and still make a living farming.” - *Mena member*

“My loan rate is competitive and I feel it’s with a secure financial institution.” - *Arkadelphia member*