

Leader

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*Loans subject to RESPA regulations are prohibited from inclusion in this promotion.



Leader

is published quarterly for stockholders, customer-owners, directors and friends of AgChoice Farm Credit.

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EDITOR

Alexa Stoner

PUBLISHER

AgFirst Farm Credit Bank

PUBLISHING DIRECTOR

Donna Camacho

DESIGNERS

Athina Eargle

Darren Hill

Amanda Simpson

Travis Taylor

PRINTER

Spectra True Colour

CIRCULATION

Kathi DeFlorio

Address changes, questions or comments related to the *Leader* may be directed to:

Alexa Stoner | AgChoice *Leader* Editor

AgChoice Farm Credit

900 Bent Creek Blvd. | Mechanicsburg, PA 17050

phone: 800-349-3568 x6025

email: astoner@agchoice.com

Requests for copies of our financial reports and inquiries related to internal control, auditing and accounting should be directed to:

Ann Metzler | Audit Committee Recording Secretary

AgChoice Farm Credit

3301 West Market St. | York, PA 17404-5806

phone: 800-822-1218

email: ametzler@agchoice.com

COVER PHOTO

2011 Calendar Photo Contest winner submitted by Lynn Eberly of Fayetteville, Pa.





MESSAGE FROM THE PRESIDENT

We're Here for the Long Run 4

BOARD AND

COMMITTEE PROFILES 5

READY, AIM, SHOOT 7

Calling All Shutterbugs

ASSOCIATION NEWS 8

ON THE ROAD AGAIN ...

A Day in the Life of a Loan Officer 10

SOCIAL MEDIA SCENE

Like Us on Facebook! 11

FEATURE STORY

◀ Upgrades That Deliver More Value 12

NEW LOAN PRODUCT

Introducing DealerExpress 14

CUSTOMER-OWNER BENEFITS

◀ Customer Patronage—
That's the AgChoice Way 15

CONVENIENCE SERVICES

Save Time and Money—
Use AgChoice's AutoDraft Service 16

BUSINESS MANAGEMENT SERVICES

What a Relief!—For Now ... 17

RECIPES

Craft Corner—
Rainy Day Ideas to the Rescue! 18

FINANCIAL REPORT

2011 First Quarter 19



Allyn Lamb

We're Here for the Long Run

Customer ownership, an opportunity to run for the Board of Directors, continuous improvement and learning, a knowledgeable, experienced staff that understands our customers' businesses, competitive interest rates, a cooperative that pays significant patronage and is here for the long run ... I am proud to be a part of an organization that embodies these principles.

Every year, from January through March, we hold Ag Forums and customer meetings throughout the AgChoice territory. Since we know that it is very difficult for stockholders to attend our annual meeting, these winter meetings accomplish several purposes:

- They serve as a proxy for our annual meeting to provide information on the status of the Association as well as an opportunity for stockholder questions and input. Board members and management attend all events.
- They provide a learning experience for customers. We bring in top notch speakers who cover important business issues.
- Through a structured focus-group type format, they enable us to discover what the pressing issues of the day are for our customers. This provides information that we use in our strategic planning sessions.

One of our core values is continuous improvement and learning. These winter meetings and our regular customer surveys provide us with important information that we use to improve our services and processes. This issue of the *Leader* talks about some of the changes we are making in response to customer feedback. One article discusses a major

project to centralize some of our backroom credit operations. This is something we have actually been working on for several years. The objective is to provide faster loan decisions, quicker loan closings and greater accuracy, all while freeing up our loan officers to spend more face-to-face time with customers.

How financially stable is AgChoice?

By the time you read this, you should be aware that we experienced record earnings in 2010, which enables us to pay record patronage. I encourage you to read the article in this issue by Darrell Curtis, our chief financial officer and chief operating officer, and view our Annual Report to see the details. You can access it at www.agchoice.com. Not only did we experience record earnings allowing us to pay record patronage, we were also able to strengthen our capital position at the same time. Why is that important? Because we expect to continue to see volatility in our two major industries, dairy and forest products. Having a strong capital position enables us to stay with customers through these volatile business cycles.

In addition to paying record patronage, many customers were also able to get lower interest rates on their loans. In the last two

years as interest rates fell to record levels, we lowered interest rates on about half the loans in our portfolio, representing about two-thirds of our loan volume.

2011 Director Elections

Your Nominating Committee is beginning the process of finding candidates for our 2011 director elections, which will be held this fall. The final meeting will be on June 10 when selections for this year's slate of director candidates will be made. If you have an interest in being considered as a candidate for our Board of Directors, please contact Sue Thrift, corporate secretary at sthrift@agchoice.com or call 800-349-3568 Ext 6026.

Customer ownership, an opportunity to run for the Board of Directors, continuous improvement and learning, a knowledgeable, experienced staff that understands our customers' businesses, competitive interest rates, a cooperative that pays significant patronage and is here for the long run ... I am proud to be a part of an organization that embodies these principles.

A handwritten signature in black ink that reads "Allyn Lamb". The signature is written in a cursive, flowing style.

Richard A. Allen

Region #4 Director

Business Name: Allen-Hill Dairy

Although typically referred to as dairy producer, Rick Allen brings a wide range of other experiences that will serve AgChoice customer-owners well in his new position on AgChoice's Board of Directors. From owner of a successful "agri-tainment" business to singer and former tavern owner, Rick's business knowledge and dynamic personality will be assets in his role as a director.

Rick and his brother, Ron, own and operate Allen-Hill Dairy in Fayette County. The Allens milk 125 registered Holstein cows and farm 460 tillable acres. Rick oversees sire selection, crop and planting decisions and financial management of the business. Rick's son, Taylor, and Ron's son, Clinton, are actively involved in the operation.

The Allens also operate Allen's Haunted Hayrides, a Halloween attraction that brings more than 8,000 people to the Allen farm during four weekends in October each year. Rick has had an interest in the entertainment business for many years, formerly singing in a country-rock band and owning The Happy Heifer Lounge, a tavern and restaurant that the Allens operated for nearly 15 years. Rick's latest exposure to the entertainment business was when he wrote and recorded a Steelers fight song, "Tough Ol' Boys," that played on radio stations last fall in southwestern Pennsylvania.

The Allens have been AgChoice customer-owners since 1972. Rick explains, "For more than 40 years, Farm Credit has been Allen-Hill



Dairy's main source of funding. No matter who I dealt with at my local branch, they truly understood agricultural financing. As a director, it is important to me that AgChoice Farm Credit continues offering comprehensive services that benefit all farmers, present and future."

Rick and his wife, Sandy, are excited to celebrate their 40th wedding anniversary this year. They have three children, Courtney, Taylor and Shelby, as well as four grandchildren. The Allens attend Abundant Life Church in Uniontown. Rick has been involved in many agricultural organizations over the years including serving on the Pa. Holstein Executive board and Fayette County Fair board, and he currently is director of the Fayette County Holstein Club and Fayette County Extension board. ■

Brandon L. Weary

Region #3 Director

Business Name: Weary's Dairy

Even though Director Brandon Weary just recently started his term as an AgChoice director, he's been a long-time advocate for AgChoice Farm Credit. "AgChoice is much more than a lending institution for me. AgChoice offers services to help us be successful and has been part of our family since my grandparents moved to where our home farm is today in 1958," said Brandon.

Brandon operates Weary's Dairy with his brother, Brian, where they milk 160 cows and farm 330 acres. Brandon and Brian formed the partnership in 2006. They own the cows and some of the equipment and buildings, lease the home farm from their parents and rent an additional farm. While Brandon and Brian make all of the final decisions for the dairy, their father, Boyd, is actively involved on the farm and the brothers greatly value his input.

"I feel it is the responsibility of customer-owners to be involved in the cooperative, and I am honored to serve all customer-owners in my new role on the Board," explained Brandon. "I am committed to agriculture and the Farm Credit System."

In addition to Brandon's role as an AgChoice director, he also serves as the secretary/treasurer on the Cumberland County Dairy Futures Committee, an alternate delegate for Land O'Lakes Unit 52.5



and a member of the Cumberland County Farm Bureau. Previously, he served as the president for the Cumberland County Extension board for four years, a delegate to Land O'Lakes Unit 52.5 for three years, a Land O'Lakes young cooperater and National Milk Producers Federation's Young Cooperator Advisory Council. Brandon is also a part of the inaugural class of AgBiz Masters, a learning series for young and beginning farmers that is supported by AgChoice Farm Credit.

Brandon has been married to his wife, Teresa, for 19 years. They attend Big Spring United Lutheran Church. When Brandon is not busy on the farm or with AgChoice's Board responsibilities, he enjoys collecting toy tractors and listening to rock music. ■

Samuel BowerCraft

Appointed – Outside Director



Strategic-minded, tech-savvy and eager to learn are a few phrases that describe AgChoice’s newest appointed-outside director, Sam BowerCraft. “I want to support organizations that I feel are important to the community,” said Sam. “Serving on AgChoice’s Board of Directors directly supports a vital service to the community: agriculture.”

Sam brings unique skills and a fresh point of view to AgChoice’s existing Board that includes 10 member-elected directors and one other appointed-outside director. Although not directly involved in agriculture today, Sam’s family has a long history of farming in Pennsylvania. He explained, “I look forward to learning more about agriculture and how AgChoice serves this business sector and the community.”

Sam is a senior manager in the Risk Management Services Group at McKonly & Asbury LLP, an accounting firm located in Camp Hill,

Pa. Sam performs risk assessment and strategic planning work with clients to evaluate their business goals, risks and operations and assist them with planning projects that will help them to best achieve their objectives. He focuses on information technology and how it can be leveraged to successfully achieve business objectives and accurately report financial information.

Sam earned his Master’s degree in Information Management Systems from the Pennsylvania State University and his BS degree in Chemical Engineering from the University of Pittsburgh. He is also a Certified Information Systems Auditor (CISA).

All of these skills and experiences will be extremely valuable in his role on AgChoice’s Board of Directors. Sam sees many areas of opportunity for AgChoice’s future including growth in loan volume, development of services to strengthen customers’ business operations and increased awareness of AgChoice’s ability to service customers beyond agriculture. His strategic view of problem solving and understanding of the resources available will be a tremendous benefit to AgChoice customer-owners.

Sam and his wife, Stephanie, reside in New Cumberland, Pa. In his free time, Sam enjoys working on house projects, carpentry, woodworking, playing board games and participating in community service projects through his church and Rotary club. ■

2011 Board Committee Members

Executive and Compensation Committee



William K. Jackson
Chairman



Dennis B. Spangler
Vice Chairman



Donald G. Cotner, Jr.



Jeffrey L. Raney

Governance Committee



Paul W. McPherson
Chair



Charles F. Ulmer, Jr.



Lisa M. Boytim



Brandon L. Weary

Audit Committee



R. Mac Reeves
Chair



Samuel BowerCraft



Richard A. Allen



Christine Waddell



Calling All Shutterbugs!

Are you interested in photography? Have you captured a smile or special moment and thought it would make a great calendar photo? Well, now's your chance to put your trigger finger on the camera and creative skills to work! AgChoice Farm Credit is looking for 12 winning photos to display in our 2012 Association calendar. We want this calendar to represent our customer-owners and employees and how you both contribute to the rural American dream. So get ready, aim and shoot! Your photo can be a winner!

Eligibility

- Customer-owners and employees of AgChoice Farm Credit and their family members are eligible to enter.
- All photos must have been taken in the AgChoice service territory which includes 52 counties in Pennsylvania and four counties in West Virginia.

Calendar Photos

- Entries should include photos of the following subjects that represent rural living. The photos can be subject matters that include but are not limited to the following:
- Family members on the farm or your business operation
 - Seasonal photos of farm scenes or rural surroundings
 - County fair accolades or county festivals



- Agricultural photos including our vast array of industries in our territory such as dairy, timber, crops, vegetables, farmer's markets, equine, etc.
- Action photos such as planting or harvesting
- Rural living photos

Format

Please submit the following:

- Landscape (horizontal) photos only. Due to the design layout, vertical (portrait) shots cannot be used.
- 4 x 6 photo with negative or high-resolution digital images. Digital images must be e-mailed or on CD—no links to web libraries will be accepted.
- Digital images must be 1.5 MB or larger in size so when it is enlarged it does not lose color or sharpness.
- Photos must be identified with name and address on the back of each photo (please use label for this information and do not write on the back of your photo) and the negative must be secured to the photo in an envelope with the name and address on it.

Winning Photos

- Twelve photos will be selected and featured in the 2012 calendar, including one for the cover.
- Three winners will be chosen for top honors but all 12 will receive a special prize.
- All participants will have bragging rights for one year that their photo was chosen!

Important Information

- Entries must be received by **July 31, 2011**, by mail or e-mail.
- All photos (used or unused) will become the property of AgChoice Farm Credit.
- The entry form below will serve as a permission slip to use the photo in printed materials and/or for advertising purposes. All entries must provide all of the information below in order to qualify.
- The entry form can be downloaded from our Web site at www.agchoice.com/forms and must be attached to all e-mailed entries.
- No images will be returned. Please make duplicate copies or a duplicate CD for yourself if you desire to keep your photos. Negatives will be returned if we receive a written request for return with your entry. ■

AgChoice Farm Credit Photo Contest Entry Form

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

E-mail: _____

Name of photographer: _____

Name(s) of people in the photo: _____

Where was the photo taken? _____

Describe what is happening: _____

Relationship to AgChoice (check one):

- AgChoice customer-owner AgChoice employee
- Customer-owner family member Employee family member

Signature of contributor: _____

By signing the official entry form, we understand that the images will not be returned and each photo submitted comes with full and exclusive rights for AgChoice Farm Credit to print the photo, without credit, in AgChoice Farm Credit literature, without further obligation to the photographer or those people who have their person or items pictured.

Send official entry form to: Photo Contest, AgChoice Farm Credit, 900 Bent Creek Boulevard, Mechanicsburg, PA 17050. E-mail jggs@agchoicephotocontest@gmail.com no later than **July 31, 2011**.



Leadership Advisory Council Meetings Provide Opportunity for Grassroots Input

Customer involvement in the 10 meetings held across AgChoice’s service territory allowed senior management and directors to receive grassroots input about what is important to our customer-owners. The meetings included an Association update of performance, operations and programs and customers participated in roundtable discussions. These Leadership Advisory Council meetings help to support AgChoice as a customer-owned, customer-driven organization.



Ag Forums Conducted Throughout Service Territory

AgChoice conducted four educational events across the state during the month of February. “Who’s in Control of your Future?” was the main focus of the meetings. Dr. Matt Roberts and Dr. Bob Milligan discussed commodity volatility and how to achieve success by acting as a chief executive in your own operation. In addition, Mike Hosterman and Mark Gold discussed the strategies for success in the meetings in western Pa. Applicable take-home lessons were provided for all attendees.



Sue Gertsen

29 Years of Service and Dedication Recognized

AgChoice said goodbye and good luck to retiring employee, Sue Gertsen, customer service representative from the York branch office. Sue provided 29 years of dedicated

service to AgChoice and its predecessor organizations. We thank Sue for her tireless effort, hard work and dedication and wish her the best of luck as she starts this new chapter in her life.



Retiring Board Members Recognized

AgChoice Farm Credit recently recognized the efforts of retiring Board members, Clarence W. Beck and Jack G. Webster, during the Association’s annual December Board meeting. In addition, the Board also recognized Curt Carlson, relationship manager–AgFirst Farm Credit, for his support of AgChoice. Curt, Clarence and Jack (as pictured above) received a wooden rocking chair for their many years of service to the Board and Association. We appreciate their contributions and wish them all the best of luck in their future endeavors.

And the Winner Is ...

Chad Kline of Bradford county! Chad is the lucky recipient of our first 100 “Likes” Facebook contest and received a \$100 VISA gift card for “liking” our AgChoice Facebook page. Mary Sue Shick, AgChoice staff member (left), presents the gift card to Chad.



Employees Receive Distinguished Service and President's Awards

The following staff members were recognized for their outstanding contributions to AgChoice. If you see any of them, be sure to congratulate them on their efforts!

President's Award Winner



Raechel Sattazahn

Raechel Sattazahn, Administrative Office – Raechel was awarded the President's Award for the coordination, development and implementation of the AgBiz Masters program. AgBiz Masters clearly contributes to AgChoice's objectives for Young, Beginning and Small customers, growth of new business, a stronger credit base and our impact on the rural communities we serve. In a very short time frame, Raechel collaborated with many industry allies to pull the program together, establish effective marketing and obtain funding support.

With Raechel's leadership we gained support from Farm Credit University for our specialized use of the AgBiz Planner on-line module series and developed the complementary in-person training sessions. Her leadership also helped to develop broad based support for the program with more than 20 allied ag businesses and organizations who helped market the program and serve as trainers and facilitators. She was also instrumental in getting the Pennsylvania State University to hold the first ever Young & Beginning Farmer Day at Ag Progress Days in conjunction with the AgBiz Masters program promotion initiative.

Distinguished Service Award Winners



Ann Metzler

Ann Metzler, York Branch—Ann continues to be an employee who is always willing to take on any project that the Association needs her to. Ann's payroll and local tax knowledge makes her a valuable part of our team. Reliable, fast and accurate in her work, Ann was a tremendous help as she transitioned payroll over to the Bank.



Lacey Lingle

Lacey Lingle, Seven Mountains (Lewistown) Branch—Lacey planned, organized and presented a successful on-farm solar education seminar at Ag Progress Days. She was the co-leader of the Green Energy Intern Project, playing a significant role in mentoring the interns and was also featured in a *Pa. Business Central* article on green energy.



Kathy Bojtos

Kathy Bojtos, New Stanton Branch—Kathy had an excellent year with loan volume growth of over 7% and built the fifth largest portfolio by volume. She provided outstanding service to coworkers with her positive attitude and performance.



Mary Sue Shick

Mary Sue Shick, Susquehanna Valley (Lewisburg) Branch—Mary Sue provided outstanding underwriting support to the Endless Mountains and Susquehanna Valley branches, especially for several large and challenging accounts. In addition, she also supported our young and beginning producers by teaching an AgBiz Masters module.



Tim Sutherland

Tim Sutherland, York Branch—Tim led the charge to develop the AgChoice Energy Team to assist our customers with planning issues surrounding natural gas revenues. He is now the "go-to" man for natural gas. Tim has taken the initiative to build a network of outside clients to ultimately better serve our customers.



Joel Sager



Bridget Goodman

Joel Sager and Bridget Goodman, Administrative Office—Bridget and Joel developed the AgChoice Compliance Checklist. The Compliance Checklist is the most comprehensive and complete compliance tool that has been deployed in the AgFirst District. It is unique and provides insightful color coding and the detail necessary to meet our compliance requirements.



A Day in the Life of a Loan Officer

By Raechel Sattazahn, AgChoice Farm Credit Marketing Officer

This article is the first in a series that will feature staff positions within AgChoice Farm Credit. We hope that you will enjoy reading about AgChoice team members and the critical role that they have in serving you, our customer-owners.

For AgChoice Loan Officer Tom Earp, every day begins with him leaving home at 6:30 a.m. Whether he's traveling to visit a customer or heading to work at AgChoice's York office, Tom finds that he's most effective by getting a jump-start on the day, with a cup of coffee in his hand, of course.

Tom truly enjoys his role as a loan officer and the difference that he is able to make in peoples' lives. "Most of my day is spent talking with people," he explains. "I listen to their goals and dreams and always keep the best interests of our customer-owners in mind." In my day spent shadowing Tom, this was very evident. We sat around kitchen tables with three different customers, each with unique situations. Yet, it was easy to see that the customers appreciated Tom's honest and up-front approach in helping them tackle what may be on the horizon for their businesses and personal lives.

"I always wanted to be a farmer," shares Tom as we travel cross-country towards our first customer visit near Littlestown, Pa. Although Tom might not be a full-time farmer today, that passion for agriculture is one of the many ways that Tom is able to connect with his customers, which range from grain farmers and dairy producers to poultry operators. In

addition to his role as a loan officer, Tom owns a 16-acre farm where he raises steers for freezer beef. Similar to other AgChoice staff, Tom is involved in his local agricultural community and personally knows many of the customers that he interacts with.

Our first customer visit involves gathering a customer's financial information to renew his line of credit. Tom quickly reviews the customer's updated financial statements, something that is quite easy for him with years of experience in accounting and preparing taxes. Besides discussing the renewal, the conversation includes talking about the customer's operation and family, making it clear that Tom and this customer have established a strong working relationship.

As we sit at the kitchen table for our second customer visit with a young dairy farmer who is interested in purchasing a farm, I gain an appreciation for loan officers and the knowledge and expertise that they bring to the customer relationships. Tom is a past vocational agriculture teacher and is extremely effective at organizing and presenting his thoughts. Together, Tom and the young farmer discuss three different

"I listen to their goals and dreams and always keep the best interests of our customer-owners in mind."

Loan Officer Tom Earp

options for how he may be able to approach financing a new farm.

After those two visits, Tom and I head back to the York branch office for a couple of hours. During that time, Tom meets with a customer to sign loan papers, returns phone calls to a couple of prospective customers, sets up customer appointments for later that week and much more. With 239 customers that he services, equating to more than \$50 million in loan volume, Tom is always juggling multiple customer requests.

We then hit the road again for our final customer visit that involves meeting a couple who is in the process of selling their farm. While they are unsure about what the future might bring, it's evident that they've appreciated Tom for being open and straightforward with them and understanding what is in their best interests.

By the end of my day in the life of a loan officer, we put 142 miles on Tom's car, met with three very different customers and spoke with numerous other customers, prospective customers and AgChoice staff on the phone. But Tom's day wasn't even over. As a director for York County Farm Bureau, Tom attended a meeting later that evening to further support his role in the agricultural community.

Tom is just one example of AgChoice's outstanding loan officers. Tom and all AgChoice loan officers practice *Knowing you makes the difference*[™] everyday by understanding a customers' unique needs, sharing their knowledge and expertise and building lasting, trusting relationships.

Loan officers are only one part of the AgChoice team servicing customers. Watch for upcoming articles that feature additional AgChoice staff roles. ■

Like Us on Facebook!

AgChoice is pleased to announce the maiden voyage of our social networking plan. Our Facebook page found at www.facebook.com/agchoicefarmcredit is now live!

The AgChoice Facebook page will give us the opportunity to stay in touch with customer-owners, prospects and allied industry members in real time with the click of a mouse. On our page you will find meeting details along with our involvement at events and trade shows and highlights of our products and services that can make a difference in your life.

If you are new to the social media scene, don't worry! Social media is the latest "word of mouth" communication, and it is growing daily. Currently Facebook has more

than 500 million users across the globe and people are spending more than 700 billion minutes per month interacting on Facebook. This form of communication is not the latest fad; it is the next generation of newspapers, television and phone conversations.

At AgChoice we want to create a sense of community and a conversation with all of our friends who "like" us. As a matter of fact, to help spread the word about our page we are currently running a Facebook contest. By being one of the first 500 people to "like" us, you will be entered into a drawing for a laptop computer! So spread the word and don't forget to "like" us to stay abreast about what is going on with AgChoice, our customers and our community. ■

Find us on Facebook

If you are interested in creating a Facebook page for your farm or operation, check out these great tips compiled by our 2010 interns, Sarah Caldwell and Sarah Wickard. These tips are sure to help you be most effective in the social media scene.

Top 10 Things to Consider Before Embarking on a Facebook Page for Your Business

Think a Facebook page might be the next step for your farm or business? Before you jump right in, consider these 10 tips:

- 1. Plan Ahead:** Outline what your page would look like.
- 2. Choose Your Name:** Make a name that's easy to search for and recognizable by your customers and friends.
- 3. Elect a CEO:** One person should be responsible for monitoring posts, keeping a consistent tone and style.
- 4. Get Training:** Educate yourself about social media: look for tips on what to post and best practice ideas.
- 5. Secure Your Page:** Decide who sees your page, what they can see on your page and what they can add to your page.
- 6. Make a Schedule:** Social media takes time. Be sure to set enough time aside to post new information or upload pictures or videos.
- 7. Select a Target:** Decide who you want to reach with your Facebook page and what you want to tell them. Direct every post toward that goal.
- 8. Create Rules for Your Posts:** Plan the frequency of your posts and the content you want to use.
- 9. Design an Attractive Page:** Be sure your page is something your customers want to visit.
- 10. Connect with Others:** Get advice from other businesses, promote their events, and they'll do the same for you.





Upgrades That Deliver More Value

By Gina Lappano, AgChoice Farm Credit Vice President of Operations and Gary Heckman, AgChoice Farm Credit Director of Sales and Marketing

What is “value” to you?

AgChoice’s mission statement says we “Create maximum value for our customer-owners.” So, what might that mean to you? A knowledgeable loan officer who delivers resources that help you be more successful? Service delivered at your kitchen table or at the office of your business? A well-structured loan that is underwritten and processed quickly and hassle-free for you? Educational programs that address the needs and opportunities available to you? Substantial profit-sharing patronage payments made to you every year? These are some of the things AgChoice delivers to our customer-owners as a way of meeting our mission.

In 2010, our customer-owners rated our service very high in their customer survey responses. Ninety-eight percent said they would renew their relationships with us and would refer us to friends or family members. Ninety-four percent said we met or exceeded turn-around time expectations on their loans. In 2010, AgChoice achieved record profits that translated into record cash patronage being paid back to our customer-owners. These performance levels demonstrate our commitment to maximizing value for our customer-owners, and in 2011 we are implementing even further improvements.

Adding more value in 2011

There are three main focus areas for improving value to customer-owners in 2011. Two of these areas are educational initiatives. Knowledge is power, and efforts are underway to help both employees and customer-owners with new educational initiatives. Employees will now have access to an extensive e-learning menu of courses that will provide a convenient, comprehensive training program tailored to their specific needs. Customer-owners now have access to AgBiz Masters, which is a two-year blended learning program to improve your business and financial management skills and knowledge. Late in 2011 customer-owners will have access to a new multi-module risk management educational program.

The other area of focus for improving the value you receive from AgChoice, is the restructuring of our service platform through an initiative we call Project STEP Up. We are moving to a new service platform that will allow our employees to specialize in their areas of strength and deliver service at an even higher level, reduce costs and leverage their talents. The functions of loan and lease underwriting and processing will be consolidated and managed by individual leaders versus at each branch. The branch

staff will then be able to focus its energy exclusively on serving local customers.

What should AgChoice customer-owners expect to see?

Faster, better service

As you know, agriculture is cyclical and seasonal. Each of our branch offices tends to serve a primary commodity group that follows a set cycle for production throughout the year. This often means one branch might be swamped with requests while another branch sees slower activity. In the STEP Up platform, we are easily able to move work to a specific employee with the capacity to complete it quickly and accurately. Because we are better able to manage the workload across all branches, you will also see faster service and turn-around times. We know how valuable your time is and we constantly look for ways we can deliver the ultimate experience to you.

Service from a team of experts

Under the new service platform, you may find yourself meeting more of our team members than you previously knew. At the branch level, we have our loan

officers and their support staff ready to serve your needs on the farm or at the office. You may also occasionally hear from one of our underwriters or processors as he/she works on your loan. Through our business management services, you will have access to other specialists who can assist you with business planning, business performance evaluation, succession planning, crop insurance and a host of other services.

Even more on-the-farm service from our loan officers

Providing our loan officers with specific in-office staff to support their sales and servicing efforts means they will have even more time to be out in the field and on the farm, meeting with you. Our sales team remains local and involved, delivering our unique package of services right to your door.

The impact on AgChoice

Positioned for future growth

As we look to the future for growth possibilities, our new structure will support that growth no matter where it comes from. Being able to rely on our expert staff to complete loan work from any location in our territory allows us to grow while still maintaining fast, accurate service to our borrowers. This service platform will give loan officers more time to develop new business. It will also improve our service efficiency,

translating to better profitability and more patronage for our customer-owners.

While we are making some adjustments to improve the way we deliver AgChoice services to you, we understand that your relationship with your loan officer and other branch staff is very important.

Scalable platform

As we grow, we are easily able to increase staffing levels as needed. In the past, we were limited in staffing options by location and ability to train staff quickly to absorb the extra workload that growth produces. In this new atmosphere, we can get new staff functioning quickly, while relying on our more tenured staff to work on the large, complex requests. We will have the right person, in the right place, at the right time to meet your needs.

Flexible to adapt to market needs

The financial world has seen a multitude of government regulation changes over

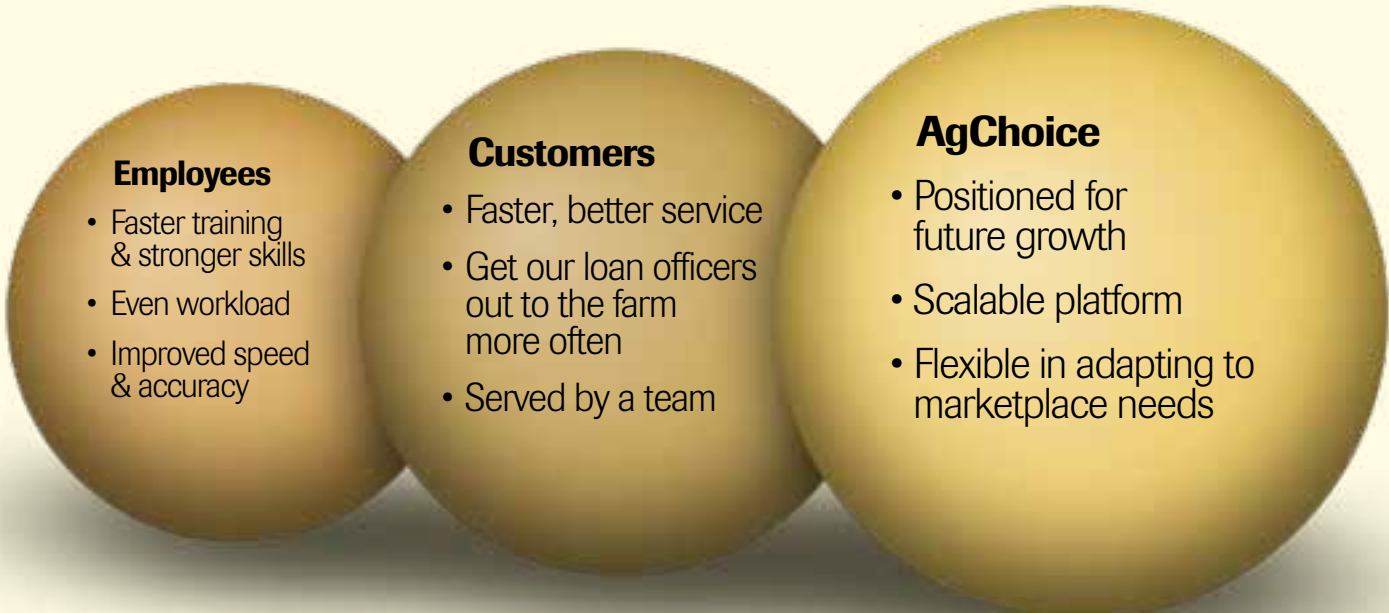
the past few years. Having experts and trainers within each functional group allows us to have a flexible operation whereby we can adjust quickly to changing market, regulatory or credit needs as they arise.

How else are we leveraging our staff talent and expertise?

We see a great opportunity to leverage some of our most experienced processing employees across the Association to be our frontline team members in providing outstanding service when you call on the phone. They will work with the branch teams to answer your questions, advance funds from your credit line and address any other questions or concerns you may have.

While we are making some adjustments to improve the way we deliver AgChoice services to you, we understand that your relationship with your loan officer and other branch staff is very important. Your loan officer and branch office location will stay just as they are today while we strengthen some of our “behind the scenes” operations.

Two of the commitment statements we use internally are, “We deliver compelling customer experiences” and “We make a difference.” As you read about the upgrades we are making to our programs and service platform above, you can see our true interest in following through on these commitments to our customer-owners and delivering even more value. ■





Introducing DealerExpress

By Gary Heckman, AgChoice Farm Credit Director of Sales and Marketing

Getting an AgChoice loan for equipment purchased at certain dealerships has never been easier! AgChoice customer-owners now have access to a new loan product available at a number of equipment dealers across Pennsylvania through DealerExpress by Farm Credit. This program is designed to provide the highest level of convenience and loan approval speed on equipment purchases. When you are shopping for a new or used piece of equipment, you would like to know if you can get a suitable loan for that purchase before you leave the dealership. DealerExpress can deliver that answer.

DealerExpress was developed by one of our sister organizations, MidAtlantic Farm Credit, which covers southeastern Pennsylvania and some neighboring states. MidAtlantic developed the internal underwriting and loan processing protocols, aligned some staff specifically to administer the program and established agreements with dealers across its area. Under this operational

scheme, the dealer takes pertinent information from the customer buying the equipment, transmits it to MidAtlantic, where analysts review it and have an answer back to the dealer in less than a half-hour.

Through an arrangement between MidAtlantic Farm Credit and AgChoice, we now offer this program to farms and agribusinesses in our territory. The dealer takes the pertinent information, transmits it to MidAtlantic's DealerExpress credit analysts and then approved loans are written into AgChoice's portfolio just like a loan would be placed by your loan officer.

There are numerous equipment dealerships in southeastern Pennsylvania that are signed up to offer DealerExpress. The program became available through AgChoice in December, and we have begun signing up dealers in our territory. Dealers participating in the program range from the large, multi-site brand dealers to used equipment dealers to horse trailer dealers. If you are making an

equipment or trailer purchase, ask the dealer if they offer DealerExpress through AgChoice. If they don't offer it, suggest they contact us about the program. Our goal is to get all qualified dealers in AgChoice's territory on the program to add convenience for our customer-owners.

So, why should DealerExpress be a good choice for financing your equipment purchases? It really comes down to three things: speed, convenience and very competitive loan rates. You can apply for the loan right through the dealership, and on loans under \$250,000, you have the answer in less than a half-hour. The interest rates are very competitive with other financing sources, PLUS you may receive your share of patronage from AgChoice on the interest you pay.

AgChoice customer-owners Stanley and Janice Burkholder recently purchased a piece of equipment through the program. "The dealer asked if we wanted to use DealerExpress through Farm Credit for the loan. We didn't even know the program existed. After checking with our loan officer and learning about the program, we decided to use it. DealerExpress was a very time-saving process. We faxed some information to the dealer, the dealer brought the loan papers for us to sign and the copies were returned to us through the mail. We would definitely use this program again on future purchases of equipment."

Brothers Ed and Dan Wilkinson (pictured), AgChoice customer-owners in the Gettysburg area, recently purchased a self-propelled discbine from a dealer in Lancaster. They called the dealer from the farm office to finalize the deal. They contacted their loan officer, Tom Earp, about a loan for the discbine. Knowing the dealer was in DealerExpress, Tom recommended they just call the dealership and get the loan through DealerExpress. Ed was amazed at how quick and easy the process was. "We provided information to the dealer on the phone, they called back right away with the approval and we handled the rest through the mail. The whole thing took no more than 20 minutes of my time."

Take advantage of DealerExpress on the next piece of equipment you purchase. It is one more service convenience available to you through AgChoice. ■

Customer Patronage— That's the AgChoice Way

By Darrell L. Curtis, AgChoice Farm Credit Chief Financial Officer and Chief Operating Officer

Paying patronage dividends to our customer-owners has been an integral part of AgChoice's way of doing business since we were created in 1999. We have paid patronage in every one of the thirteen years since then (1999 through 2011), distributing more than \$119.7 million in cash patronage to our customers, and the program is growing stronger in 2011. Because our patronage program is unique—you won't find your local bank offering anything comparable to it—we often get questions from our customers about how it works. This article will help you better understand our patronage program and how you can help your Association continue to be strong and pay excellent patronage amounts for future generations of customers.

In what form is patronage paid?

We currently distribute patronage in the following manner:

- **Cash Patronage**—In early April each year, we distribute patronage checks to our customer-owners coming from the Association's net income from the previous year.
- **Nonqualified Allocated Surplus (NQAS)**—For all years before and including 2008, AgChoice also issued NQAS. This form of allocated patronage was issued in a customer's name, with the intent to be redeemed in cash later. In October 2010, AgChoice redeemed the remaining NQAS that was originally issued at the end of 2003. If the Board continues to redeem patronage at this pace,

all remaining NQAS will be paid out to customers by the fall of 2015.

- **Nonqualified Retained Surplus (NQRS)**—With the April distribution, customers also see a notice for NQRS. This represents an allocation of Association earnings in each customer's name, but these amounts are not ever expected to be redeemed to customers. Rather, the Board of Directors intends to hold these amounts permanently to ensure AgChoice is properly capitalized and positioned for future growth.

Why do we pay patronage?

As a customer-owned cooperative, AgChoice is able to pay patronage to its customer-owners. This allows your Association to retain enough of its net income each year to ensure it has sufficient capital to be a safe and sound lender that is positioned to meet the needs of current and future customers, and then to return the remaining earnings back to our customer-owners.

How do we decide how much each customer should receive?

The calculation of each customer's patronage benefit is fairly simple. First, based on Association needs, we determine how much total patronage can be paid in cash. For 2010, this amount is \$12.1 million. Then we calculate how much should go to each customer. For 2010, it amounts to about 17.5% of the interest accrued on customer loans. For example, if a customer had a loan with a \$100,000 average balance in 2010, and the interest rate was 6%, the customer

would have paid approximately \$6,000 in interest (6% x \$100,000). This customer would receive a patronage check of about \$1,050 (17.5% x \$6,000).

What does this mean for customers?

The cash patronage represents a tremendous return of interest to our customer and significantly lowers your effective interest rate for the year. And when the benefits of the redemption of prior years' NQAS are also considered, the returns are even better. If AgChoice does in fact complete a fall 2011 redemption of the \$7 million in 2004 NQAS as is forecasted in the 2011 business plan, the total cash patronage amounts paid to our customers in 2011 will be more than \$19 million. Additionally, our business plan also calls for increasing cash patronage benefits in future years. We believe that the outstanding, dedicated service provided by our knowledgeable staff, combined with these exceptional patronage benefits, help AgChoice deliver on our mission to "Create maximum value for our customer-owners."

What can our customers do to help ensure our strong patronage returns continue?

Glad you asked. As a customer-owned cooperative, there are many things our customers can do to help us remain successful and strong, while returning strong patronage amounts. Just a few of these include:

- **Quality business referrals**—Help your Association grow by referring good, new customers. Like any business, we need to grow and continuously create stronger operating efficiencies to be successful.
- **Be good customers**—Help your Association keep its costs in line by making loan payments on time, using convenience services like AccountAccess and AutoDraft, and providing accurate, thorough information to your lending staff for loan applications and credit line renewals.
- **Quality job candidate referrals**—We know that we need great employees to be a great Association. Please be on the lookout for outstanding job candidates and refer them to us.

I hope this brief article has helped you gain a greater understanding about our patronage program and the benefits of being an AgChoice customer-owner. Patronage is an essential element of how we serve our customers. If you have any questions, please contact any member of the AgChoice Team. We are here to serve you. ■

**AgChoice Farm Credit
Cash Patronage Distributions**



AccountAccess

24-hour, online access to your AgChoice Farm Credit accounts, make payments online—just point and click.

LoanLine

Toll-free, 24-hour telephone access to your loan information.

AgriLine®

Instant loan advances at the tip of your pen.

FastCash

Quick and easy fund transfers by phone.

AutoDraft

Hassle-free, automatic drafting of your loan payments saves you time and money.

AutoBorrow or AgSweep

A seamless connection between your AgChoice Farm Credit, Bank of America and Wachovia accounts.

AgChoice Purchase Card

Directly linked to your AgChoice revolving line of credit, providing you with 24-hour/7-day-a-week access to your established account.

www.agchoice.com

Save Time and Money— Use AgChoice's AutoDraft Service

We understand that our customer-owners lead busy lives. Whether you are having trouble finding time to pay your bills or are just out-of-town for a few weeks, the last thing you want to worry about is your loan payment. Have you considered using AutoDraft? AutoDraft is AgChoice's worry-free, automatic drafting service. Enrolling in this service authorizes AgChoice to automatically pull your loan payment from your business checking account on the same day each month.

Time is money and your time is valuable. Let us help you to spend more time making important decisions at your farm or business. We are happy to offer this value-added convenience service to you. Once AutoDraft is set up, you no longer need to take time out of your busy schedule to write a check and send it in. In addition to the time you save, you are also saving the cost of postage.

With AutoDraft payments are made on time, every time

Wouldn't it be great to take one item off of your "to-do" list? That's exactly what AutoDraft does, month after month. You don't have to worry about forgetting to make a payment. This means you won't have to mail a check or prompt your on-line banking system. You can rest assured that the payment is drawn from your account on the appropriate day. The transaction is completed using our automatic clearing house banking system. AutoDraft can give you peace of mind. You'll know that your payment has been made on time, every time.

Timely payments can also have long-term benefits for you and your business. Our AutoDraft service helps you manage bill payments, which could potentially have a positive effect on your credit score. Your credit history will reflect your prompt loan

payments. Letting AutoDraft do the work for you, means that you will not miss a payment because you forgot and your payment will always be on time so you'll avoid late charges.

Sign up today for AutoDraft

Enrolling in AutoDraft is easy. Just call your local AgChoice branch office and tell them that you are interested in signing up for AutoDraft. Be sure to have a copy of a business check or deposit ticket for your savings account so that you have the information needed to answer all of their questions.

You can choose any one of six days a month as your draft date. We encourage you to schedule your draft date on or near your due date to avoid any late charges. You can also make special principal payments along with your installment. We'll apply those payments to the principal balance of your loan. It's a painless process for months of relief.

Don't delay; sign up for AgChoice's AutoDraft today! ■



What a Relief!—For Now...

By Timothy H. Sutherland CFP®, CPA, AgChoice Farm Credit Director of Wealth Management

One subject is of consensus among our customers: estate, gift and inheritance taxes—“death taxes”—are patently unfair and often have unintended consequences, like impeding a successful transfer of the family farm to the next generation.

We share that viewpoint and were becoming very concerned during 2010 about the looming adverse change in federal estate tax law that was slated for January 2011. Without legislative action, farmers, landowners and gas lessors were facing a serious estate tax problem after 2010. However, Christmas came early in the form of substantial temporary federal estate tax law relief as part of the 2010 Tax Relief, Unemployment Insurance Reauthorization and Job Creation Act enacted on December 17, 2010. This profoundly favorable estate tax reprieve was completely unexpected but most welcome.

A review of the recent history of federal estate tax law explains why this new tax law and the planning opportunity that it has created is so important. Landmark federal estate tax relief that passed in 2001 materially increased the federal estate/gift tax exemption. Beginning in 2001, the individual estate exemption rose to \$1 million and gradually increased to \$3.5 million in 2009. For 2010 only, there was no federal estate tax, but the entire tax law passed in 2001 was due to sunset on January 1, 2011, with the individual estate exemption reverting to \$1 million (2001 level) and a 55% tax rate.

From 2001 forward, however, the lifetime gift exemption was maintained at just \$1 million per individual (lifetime gifts are estate transfers made above the annual gift exclusion, which is \$13,000 again in 2011). With a stiff 45% gift tax rate for lifetime gifts above \$1 million, the gift tax ceiling has been a legitimate impediment for many farmers to complete their farm transitions—but no longer, at least through 2012.

Largely the result of partisan political gamesmanship, the new federal estate/gift tax law for 2011 and 2012 allows lifetime gifts of

up to \$5 million per individual—\$10 million if married—without being subjected to federal gift tax. The gift tax rate drops to 35% through 2012, but no self-respecting estate planner would allow a client to make transfers subject to gift tax. By moving ownership of up to \$10 million of marital assets to the next generation, any future asset appreciation would occur outside of the estate.



with the current owner generation. As you might expect, these estate transfer strategies have a number of moving parts requiring the assistance of professional advisors, so allow a sufficient amount of lead time to complete your plan before December 2012.

So the bottom line is that you have been granted a once-in-a-lifetime financial planning opportunity to sidestep future federal estate

So the bottom line is that you have been granted a once-in-a-lifetime financial planning opportunity to sidestep future federal estate tax if bold action is taken soon to execute your estate transfer plan.

The new gift limits are reduced by any prior taxable lifetime gifts, which means everyone has their own unique estate profile. It is essential that you consult with your legal/tax professionals before making any estate transfer planning decisions.

The lingering concern among landowners is a reluctance to surrender control of farm land and/or a gas lease to avoid future death taxes. While this sentiment is understandable, there is time-tested estate planning strategies to transfer a substantial amount of the estate to the next generation(s) while legal control remains

tax if bold action is taken soon to execute your estate transfer plan. After 2012, it is anyone's guess what the federal estate/gift law will look like, which elevates the importance of executing your plan now using the clarity of the new tax law.

Your AgChoice Wealth Management team is ready to answer your questions about the new federal estate/gift tax law and provide leadership to develop your estate transfer plan before the clocks strikes 2013. Call us today at 800-822-1218 to schedule an appointment. ■

Craft Corner— Rainy Day Ideas to the Rescue!

April showers bring May flowers and lots of little bored children begging for something to do indoors. Chase those rainy day blues away with some homemade craft ideas. The craft possibilities are endless, so let your imagination run wild and enjoy making memories with your family!



IMPORTANT: These play dough recipes and other kid craft recipes on this page should not be eaten. They're meant for craft fun only. So have fun and be safe!

No Fuss Play Dough

Ingredients:

- 1 Cup cold water
- 1 Cup salt
- 2 Teaspoons vegetable oil
- 2 Cups flour
- 2 Tablespoons cornstarch
- Food coloring

Directions:

In a large bowl, mix together water, salt, oil and a few drops of food coloring. Mix flour and cornstarch and add ½ cup at a time, stirring constantly (you may need a little more or a little less than 2 cups flour so make sure you stir in until it is the right consistency).

Knead for a few minutes with flour on your hands.

Smelly Tip: For nice smelling play dough, add a few drops of vanilla extract, almond extract or peppermint extract to any of these play dough recipes.

No Bake Craft Clay

Ingredients:

- 2 ½ Cups flour
- 1 Cup salt
- 1 Cup water
- Food coloring

Directions:

Mix together and add food coloring. Refrigerate for a few hours. Store in airtight container or plastic ziplock bag.

Cinnamon Apple Clay

Ingredients:

- 1 Cup applesauce
- 1 Cup flour
- 1 Cup cinnamon
- ½ Cup white school glue

Directions:

Mix together in a bowl. Refrigerate for a few hours until the clay is firm.

Homemade Silly Putty®

Ingredients:

- 2 Cups white school glue
- 1 Cup liquid starch

Directions:

Mix together and set aside until dry. Store in an airtight container.

Goopy Goop

Ingredients:

- ½ Cup water
- 2 Cups cornstarch
- Food coloring

Directions:

In a large bowl, mix together water and cornstarch until smooth. Add food coloring and stir.

Play with goop on a plastic covered surface or on newspaper.

Consolidated Balance Sheets

	<i>(dollars in thousands)</i>	
	March 31, 2011	December 31, 2010
	<i>(unaudited)</i>	<i>(audited)</i>
Assets		
Cash	\$ —	\$ 355
Investment securities:		
Held to maturity (fair value of \$2,597 and \$2,597 respectively)	2,392	2,392
Total investment securities	2,392	2,392
Loans	1,285,060	1,304,531
Less: allowance for loan losses	8,366	8,472
Net loans	1,276,694	1,296,059
Accrued interest receivable	6,232	5,218
Investments in other Farm Credit institutions	30,366	30,719
Premises and equipment, net	3,655	3,701
Other property owned	1,843	2,397
Due from AgFirst Farm Credit Bank	3,263	16,617
Other assets	6,547	7,001
Total assets	\$ 1,330,992	\$ 1,364,459
Liabilities		
Notes payable to AgFirst Farm Credit Bank	\$ 1,064,548	\$ 1,101,436
Accrued interest payable	2,316	2,379
Patronage refund payable	884	12,353
Other liabilities	21,858	13,467
Total liabilities	1,089,606	1,129,635
Commitments and contingencies		
Members' Equity		
Capital stock and participation certificates	11,098	11,179
Retained earnings		
Allocated	121,644	121,535
Unallocated	108,652	102,115
Accumulated other comprehensive income (loss)	(8)	(5)
Total members' equity	241,386	234,824
Total liabilities and members' equity	\$ 1,330,992	\$ 1,364,459

Consolidated Statements of Income

(UNAUDITED)

	<i>(dollars in thousands)</i>	
	For the three months ended March 31, 2011	
	2011	2010
Interest Income		
Investment securities	\$ 37	\$ —
Loans	16,902	17,378
Total interest income	16,939	17,378
Interest Expense		
Notes payable to AgFirst Farm Credit Bank	6,921	8,398
Net interest income	10,018	8,980
Provision for (reversal of allowance for) loan losses	204	1,118
Net interest income after provision for (reversal of allowance for) loan losses	9,814	7,862
Noninterest Income		
Loan fees	478	456
Fees for financially related services	199	169
Equity in earnings of other Farm Credit institutions	3,261	3,316
Gains (losses) on other property owned, net	(997)	6
Gains (losses) from sale of rural home loans	82	28
Gains (losses) on sales of premises and equipment, net	13	12
Insurance Fund refunds	—	1,809
Other noninterest income (expense)	(10)	85
Total noninterest income	3,026	5,881
Noninterest Expense		
Salaries and employee benefits	4,123	3,716
Occupancy and equipment	307	284
Insurance Fund premium	158	274
Other operating expenses	1,401	1,249
Total noninterest expense	5,989	5,523
Income before income taxes	6,851	8,220
Provision (benefit) for income taxes	48	14
Net income	\$ 6,803	\$ 8,206

The shareholders' investment in the association is materially affected by the financial condition and results of operations of AgFirst Farm Credit Bank. Copies of AgFirst's quarterly and annual financial reports to shareholders are available free of charge at www.agfirst.com, or by writing to AgFirst Farm Credit Bank, Financial Reporting Department, P.O. Box 1499, Columbia, SC 29202-1499.



AgChoice Farm Credit
900 Bent Creek Blvd.
Mechanicsburg, PA 17050

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PERMIT 1160

*Knowing you makes the difference.*TM



Loan Officer Keith Walker takes time to talk to Matt Ulmer of Centre county.

*Knowing you makes the difference.*TM It's more than just our tagline ... it's how we do business. At AgChoice Farm Credit, our interaction with customers goes beyond the lending process. We understand the importance of building lasting, trusting relationships and cherish the opportunity to personally get to know our customer-owners.

We strive to go above and beyond the needs of our customers and our team of experts will take the time to learn about your individual needs in order to create specialized solutions to best serve you. With more than 90 years of agricultural experience, we're confident that we can help you and your business succeed.

Contact us today to see how we can help make your dreams come true!



**AgChoice
Farm Credit**

*Knowing you makes the difference.*TM

1 - 800 - 998 - 5557

WWW.AGCHOICE.COM

