

A profit-sharing plan  
for borrowers?

***Really??***



SOUTHERN AGCREDIT

# Yes! –

## That's the Southern AgCredit difference.

As a stockholder of Southern AgCredit, you are an owner of our business, and we share our earnings with you through our patronage program. This year, we are returning 100 percent of our 2010 earnings back to our borrowers as cash and allocated equities. That adds up to more than \$11.5 million!

The patronage is being paid 30 percent in cash, totaling \$3.47 million, which lowers the effective interest rate paid by most stockholders.

The remainder of the patronage is being paid as allocated equities, which are eligible for possible future cash payouts. You will not be taxed on allocated equity funds until they are paid to you in cash.

Southern AgCredit is pleased to offer a profit-sharing plan for borrowers. We hope it is one more reason for you to make us your full-service lender.



SOUTHERN AGCREDIT

*Financial Solutions for Agriculture*



Part of the Farm Credit System

[www.southernagcredit.com](http://www.southernagcredit.com)



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