

Progressive Farm Credit Services Makes Locking In Low Fixed Rates Easy

SIKESTON, MO.

Is now the time to lock in long-term rates on your farm loans? With long-term loan rates at historic lows, and rumblings in Washington and Wall Street of inevitable rising rates, this could be the best time to convert your Variable or short-term adjustable rate loan to a fixed rate or longer-term adjustable rate loan.

At Progressive Farm Credit Services, they make locking in longer-term rates easy, and it's FREE!* With fixed rate loan products with terms from 1 to 30 years, Progressive FCS offers local farmers the best options to lock in low rates that can save the borrower thousands of dollars in interest over the remaining life of the loan.

There are no fees for interest rate conversions

at Progressive FCS after 12 months. That means the 20-year fixed rate loan a farmer made just two years ago at 7.90 percent (which was a good rate at the time!) could reprice his loan today for 5.85 percent for the remainder of his loan **with no fees!** On a \$100,000 loan, such a move would save that farmer more than \$18,000 in interest over the remaining life of the loan!

So whether your current loan is with Progressive FCS (* and it's been at least 12 months since your most recent repricing), or your loan is with another financial institution, stop by any of Progressive Farm Credit's eight conveniently located branch offices to experience "World-Class" customer service and find out how you might be able to save thousands of dollars! Δ



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