

# Business and Lending Expertise for the Forest Products Industry

MECHANICSBURG (Cumberland Co.)- Forest Products Credit by AgChoice FC is devoted to providing innovative lending and financial services to the forest products industry throughout its service territory.

AgChoice has more than \$164 million in loan dollars invested in the Pennsylvania timber industry and loan officers specializing in the forest products industry are available at all 10 of its regional offices. Customer-ownership is a key part of how AgChoice Farm Credit does business. Recently, AgChoice distributed \$12.1 million in cash patronage to its customer-owners based on 2010 profits. Returning profits to its customers in the form of patronage is a unique benefit to AgChoice's cooperative structure.

Forest Products Credit by AgChoice FC services go well beyond simply making timber-related loans and leases. We specialize in providing custom solutions designed to meet the individual needs of your operation. We have a team of experts dedicated to serving you and the entire forest products industry.

Our team's extensive financial knowledge, industry involvement and commitment to your success differentiate us from other lenders. With two in-house foresters on staff, we can provide the expertise you expect and the quality you deserve. Our team understands timber, timberland and industry trends, along with woodland management, timber pricing, timber cruising, appraisals and your specific loan needs.

During Timber 2011, be sure to visit our team members in the AgChoice building located on Main Street to learn how we can help you succeed in your operation. In addition, plan on attending several workshops during the two days to improve your business. Presentations by Forest Products Credit by AgChoice FC team members include:

- Thad Taylor, Executive Loan Officer and Forest Products Specialist - "U.S. Forest Products Industry and Economic Outlook"
- Richard Stup, Ph.D., Director of Business Management Services - "What it Will Take to Keep Your Best Employees"



**Members of the Forest Products Credit by AgChoice FC team will be available to discuss your business and lending needs during Timber 2011. Plan on attending the show to meet all of our experienced forest products staff members. Front row (from the left) – Nathan Meiser, Thad Taylor and Jeff Moser Back row (from the left) – Gary Anderson and Jim Hoge**

- Nathan Meiser, Loan Officer and Forest Products Specialist - "How to Improve Your Timber Security and Minimize Potential Losses"

- Timothy Sutherland CFP®, CPA, Director of Wealth Management - "Tax Relief Act of 2010: Estate/Gift Tax Planning Opportunity of a Lifetime"

Forest Products Credit by AgChoice FC also supports the forest products industry through many venues including the Allegheny Hardwood Utilization Group, Allegheny Forest Alliance,

Northeastern Loggers Association, Penn State University School of Forest Resources, Pennsylvania Forestry Association, Pennsylvania Forest Products Association, Society of American Foresters and Timber 2011.

In addition to our industry involvement, we also publish a quarterly newsletter, The Forest Focus. This newsletter contains valuable information, newsworthy notes and educational items regarding the trends of the industry. We are proud to co-host the Forest Products Executive Development Program with the Pennsylvania Forest Products Association each fall. This year's program will take place on September 14 at the Ramada Inn, State College. If you want to hear the latest trends in the forest products industry, then plan on attending this very worthwhile seminar.

To contact a member of the Forest Products Credit by AgChoice FC team call 1-800-998-5557 or visit [www.agchoice.com](http://www.agchoice.com).

