##### [00:00:02.470] - Speaker 1

Farm Credit supports rural communities and agriculture with reliable, consistent credit and financial services. Our cooperative structure and unique funding model help deliver on that mission to every county in rural America. As a private and locally owned cooperative, farm Credit borrowers become owners of their local Farm Credit lender when they take out a loan. This gives them the right to elect their peers to represent their interests on the board of directors. Cooperative ownership is especially beneficial to members when the coop shares its earnings.

##### [00:00:39.050] - Speaker 1

But where does the money come from? To begin with, Farm Credit does not accept deposits and is not funded by the government. Instead, Farm Credit issues bonds in the money markets. The money from the sale of these bonds is used by local Farm Credit organizations to make loans to rural communities and agriculture. As loans get paid back with interest, Farm Credit provides a return to those investors, keeps what it needs to operate, then returns the rest to its customer owner.

##### [00:01:07.260] - Speaker 1

The cooperative structure and source of funding work together to make Farm Credit a strong and reliable source of credit today.

##### [00:01:18.030] - Speaker 1

Visit Farmcreditcom to learn more.