



PRESS RELEASE

High Plains Farm Credit stockholders receive largest ever patronage in 2018

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By Jared Bauck, Marketing Coordinator

At High Plains Farm Credit, it's not enough to provide some of the most competitive interest rates available in agricultural lending, so we have implemented our patronage refund program. As a financial cooperative, the money we make contributes to our financial strength, helps finance customer growth, supports customers in challenging times and helps grow future generations in agriculture. What's left is returned as cash patronage refunds that benefit our customers and the communities they call home. Our patronage program separates High Plains Farm Credit from other lenders.

Borrowing money from High Plains Farm Credit and owning stock makes you eligible to receive patronage refunds. Patronage refunds are based on the amount of business you have done with us. Patronage declarations are made at the sole discretion of the Board of Directors upon review of the Association's financial performance. In 2018 the Board of Directors declared **a record \$9.4 million** of patronage to be returned to our stockholders. This record dividend lowers our stockholders cost of borrowing by approximately 0.85%!

High Plains Farm Credit – Together We Grow!

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To learn more about High Plains Farm Credit, call 785-625-2110 or visit HighPlainsFarmCredit.com.