

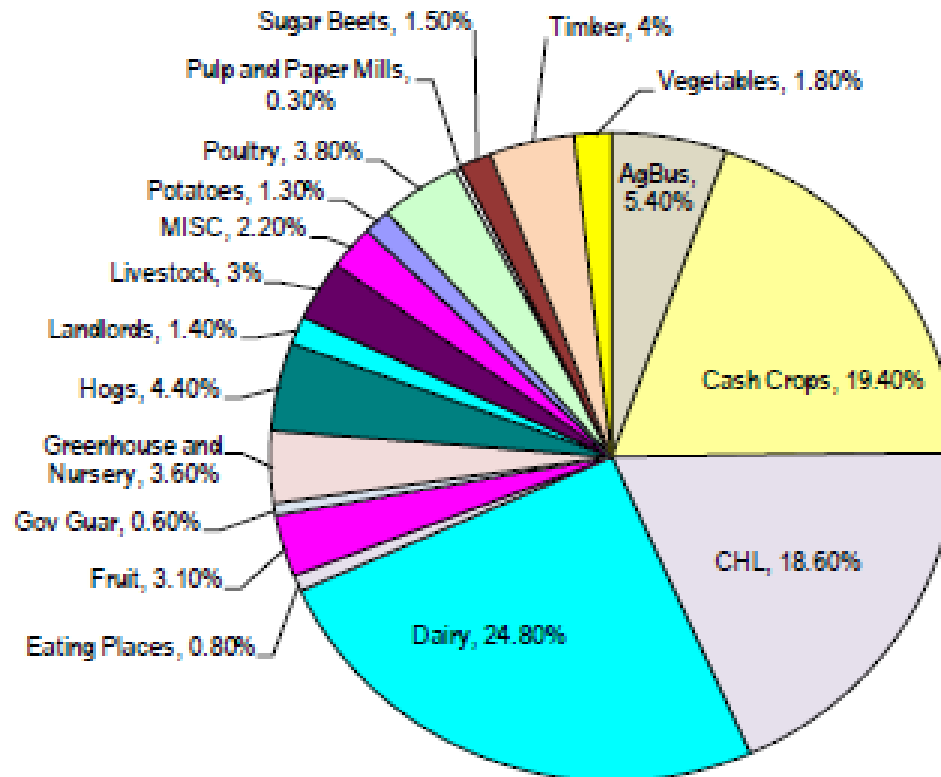
# Michigan and northeast Wisconsin Statistics

- Number of Customers Served: 20,000
- Average Daily Balance of Total Loans: \$4.6 billion
- Average Daily Balance of Total Assets: \$4.8 billion
- Number of Association Employees: 450
- Number of Association Branch Offices: 37

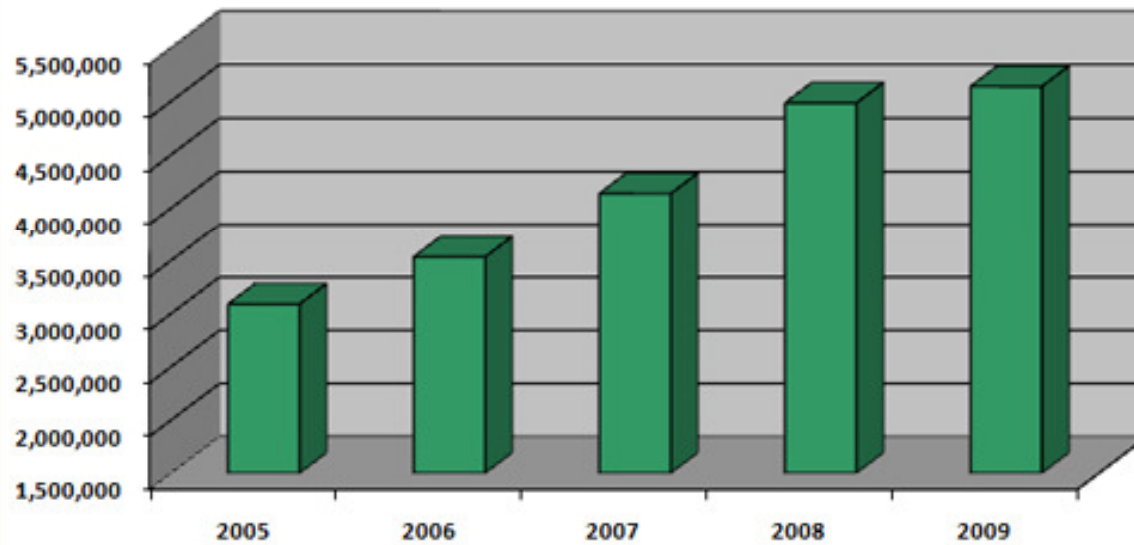


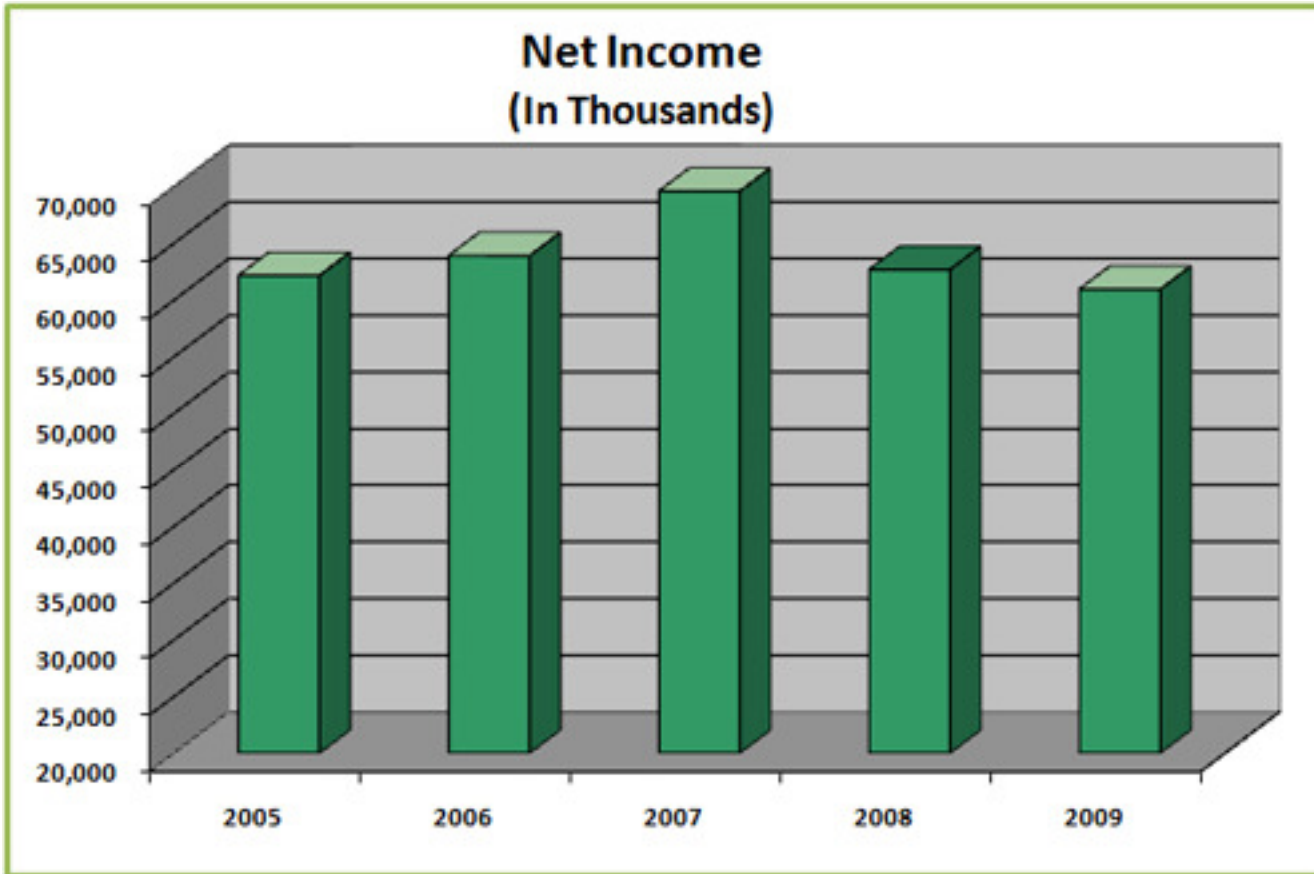
# Enterprises Financed

**GreenStone Farm Credit Services**  
Volume by Enterprise As of June 30, 2010

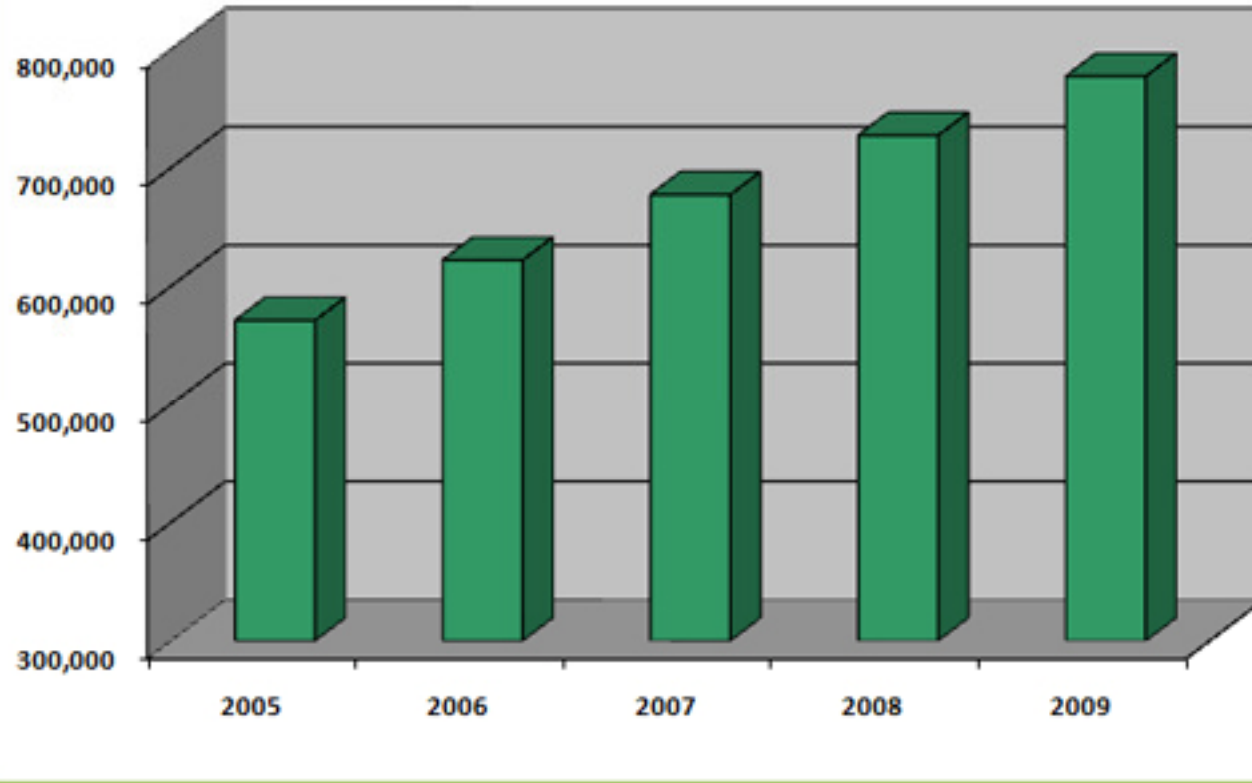


### Gross Loan Volume (In Thousands)





### Total Members' Equity (In Thousands)



# General Financing Guidelines

## Financial Guidelines:

- ROA 9% is superior
- Working capital of 50%
- Owner's equity greater than 60%
- CDRC greater than 115%
- Utilize FSA guarantees where possible
- Assignments of grower's contract to control proceeds if possible when it is necessary



# Other Factors

## **Borrower Guidelines:**

- Correctly assessing a prospective borrower's management expertise is essential.
- Proven production and financial performance history
- Well-defined marketing plans are critical
- Ability to use government programs
- Forward contacting and hedging to maximize crop proceeds
- Ability to effectively manage labor
- Demonstrates willingness to work with their lender

