



FARM CREDIT

of Central Florida

Fits Your Life

Windham, Rothering, Raburn & Earl Associates



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Executive Summary

At Windham, Rothering, Raburn & Earl Associates, we are dedicated to the prosperity and awareness of your company. We are a highly motivated and extremely creative team of associates that will present the right image to any company and increase customer awareness both tangibly and intangibly. At WRRE, we believe that client satisfaction is imperative and we strive to work with each client's profile to meet their specific needs. You tell us the situation, we fix it—it's as simple as that!

For further information, please contact an associate.



Client Profile



Farm Credit of Central Florida is a agricultural and rural lending institution serving 13 central Florida counties.

Farm Credit's primary function is to provide agricultural loans.



Mission

Farm Credit strives to be the Lender of Choice to the agricultural and rural communities of central Florida.



Farm Credit Background

Farm Credit Story

Farm Credit of Central Florida is part of the nationwide Farm Credit System, a financial cooperative owned by its member-borrowers since 1917. We have one primary function-to provide agricultural loans.

Cooperative Advantage

As an agricultural credit cooperative, Farm Credit of Central Florida is owned by the member-borrowers who purchase stock/participation certificates in the cooperative.

Patronage

One of the most important financial benefits of being a Farm Credit member-borrower is having the opportunity to share in the association's profits.



Clientele & Target Audiences

We believe that Farm Credit of Central Florida's continued success at serving all three categories, "young," "beginning," and "small" farmers is crucial to a future generation of farmers, ranchers and a strong agricultural economy.



Our statement goal is to contact "young," "beginning," and "small" farmers. Agricultural property is an emerging market and with lower interest rates, everyone, including YBS farmers, is able to afford some sort of land.



Targeting

Different Farm Lifestyles

Farm Credit of Central Florida targets many different lifestyles; here are some of the segments of lifestyles:

For Country Homeowner



Farm Credit can lend money for the purchase, construction, improvement or refinancing of single family dwellings located in the country. You may also borrow for the purchase or refinancing of unimproved residential lots.



Targeting Different Farm Lifestyles

For Full Time



Farmers
For individuals whose primary business (over 50% of assets and income) is the production of agricultural products, Farm Credit can lend for all agricultural and family needs as well as non-agricultural needs. This could include, but is not limited to, automobiles and trucks, educational expenses, home improvements, vacation expenses, and much more.



Targeting Different Farm Lifestyles

For Part Time



For individuals who own agricultural land or produce agricultural products and whose income from agricultural products is less than 50% of their total income, Farm Credit can lend for all agricultural and family needs. Non-agricultural needs are limited relative to the agricultural income.



Targeting Different Farm Lifestyles

For Businesses



Farm Credit can lend money to businesses which process and/or market agricultural products provided that more than 50% of the business is owned by farmers who provide at least some of the "throughput." Farm Credit can also lend money to businesses that provide services to farmers, such as crop spraying, seed cleaning, cotton ginning and more. The extent to which financing can be provided is based on the amount of the business's total income from farm-related services.

Primary & Secondary Audiences



| Primary | Secondary |
|--|--|
| <p>Audie</p> <ul style="list-style-type: none"> • Age: 25-35 • Gender: male • Marital Status: married • Income: 40K-60K/year • Education: High school, some college • Occupations: works within state/government industries, self-employed • Geography: rural central florida • Opinions: politically conservative, general interest in agriculture • Interests: news, family, working hard, lifestyle farming • Activities: outdoors, fishing, hunting  | <p>Audie</p> <ul style="list-style-type: none"> • Age: 40-60 • Gender: male • Marital Status: married • Income: 40K-80K/year • Education: high school – post graduate • Occupations: self-employed, ready to retire • Geography: urban, city area • Opinions: ready to get out of the city, concerned with world/current issues • Interests: Family, general welfare, concern with financial security • Activities: family events, outdoor activities  |



Competition

- **Of course, Farm Credit of Central Florida, as a lending institution, faces the threat of any liable banking institution. Although FCCF is driven towards serving the agricultural community, other lending associations also pose a peril to FCCF as they can possibly offer better interest rates or more competitive offers.**
- **An even more influential threat would be lending institutions that are dedicated towards the agriculture community**



S.W.O.T Analysis

Strengths

Weaknesses

Opportunities

Threats





Strengths / Weaknesses

- Established and Reliable Name
- Strong Brand Reputation
- Strong Financial Foundation
- Strong Clientele Base
- Satisfied, Happy clientele
- Patronage Program

- Associated with only commercial farming.
- Advertising primarily done by word of mouth
- The ability to identify a target public
- Patronage program has little understanding



Opportunities / Threats

- Refocusing on a new target public
- Potential clientele base is growing
- Cooperative benefit for customers

- Any financial lending institution
- The decline of interest rates
- An emerging suburban market
- Decline on the amount of available land
- Price per acre of land is high



Current Tactics

Hope for the best,
prepare for the worst.



Planting crops is a risky proposition. You invest in seed, fertilizer and crop protectants. You work long hours planting...and then just hope for the best. Unfortunately, no one can predict the weather.

Now is the time to talk to your crop insurance specialist at Farm Credit. It can mean the difference between financial success and disaster. Call today for complete details.

FARM CREDIT
of Central Florida

866-245-3637 toll-free
www.FarmCreditCFL.com

Another satisfied customer.



"We like doing"

Whether it's because knowledgeable staff members know doing...
We've been steadily...
call and we'll give you...
time during.

OUR LOAN PROGRAMS

- 100% financing
- Interest only
- Stated income, with no-doc or low-doc programs available
- 40-year mortgage
- Lender paid PMI
- Investment loans
- Construction-to-permanent loans with single closing

WHAT WE FINANCE

- Homes and lots, in town and in the country
- Part-time farm loans
- Home construction
- Home improvements
- Home equity or refinancing
- Recreational property
- Modular or mobile homes
- (double-wide or larger)
- Second homes and investment property
- Land - no acreage limitation

Business Card Die cut



WANT MONEY?

Is financing all you need to have the sale in the palm of your hands?

Call us



Country Mortgages
by FARM CREDIT

(800) 713-7550

Country Mortgages
by FARM CREDIT

Financing your dream home from start to finish.



Your first call should be to finance and local decision-making.

come true.

FARM CREDIT
of Central Florida

You see you live in Farm Credit or Central Florida. Or you may remember us as The Federal Land Bank or Production Credit Association. Whatever name you recall, Country Mortgages is part of the lending organization that is the leader in servicing U.S. farmers and agribusiness. We've been making loans for real estate purchases and farm operating needs since 1917.

Created specifically for home lending, Country Mortgages is staffed by people with know-how and experience in financing land purchases, large and small. We help our clients understand the issues, give them tips and assist with practical information that can speed the process and avoid problems.

Our group has decades of experience in Construction to Permanent lending and our programs provide extraordinary service and care to our builders. Our Construction Department takes exceptional care of the builder throughout the entire construction process.



Country Mortgages
by FARM CREDIT
(800) 713-7550
www.FarmCreditCFL.com

The home mortgage division of Farm Credit of Central Florida



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The foundation of your business.

...you stay close to your money. ...Most of the things that you can now be done online. ...balance, payment due date and

...and enjoy the added control ...today. It's your loan money. Visit www.farmcreditcfl.com

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Current Tactics

Positioning

- **Farm Credit of Central Florida utilizes User Positioning to target current agricultural influenced audiences. Although this positioning is useful and logical, FCCF is only targeting the majority of people that already know of FCCF and its services. They must break outside of their current positioning tactics and reach a new era of Lifestyle Farmers and people who do not necessarily consider themselves “farmers.”**



Issue Statement

- Farm Credit’s largest problem is reaching the new target audience of “Lifestyle” farmers.
- The term lifestyle farmer has also been referred to as a hobby farmer—both definitions are essentially the same.
- Not everyone who is actually a part-time farmers considers themselves a “farmer” per say. Even so, they don’t realize that Farm Credit is bale to help those that are not necessarily large farmers.




Evaluation of Current Perceptions

Reasons for

Problems

- Branding issues within Farm Credit of Central Florida
- People associate Farm Credit with lending to individuals whose sole source of income is derived from agricultural production
- Individuals engaged in lifestyle farming do not consider themselves farmers.
- Farm Credit of Central Florida has to recognize the ever changing face of agriculture.



A look at two definitions for lifestyle farmers:

- Canada's agriculture census defines a lifestyle farmer as one on which "the main operator reported 190 days or more of off-farm work and whose farm did not employ any year round paid labor."
- Dan Glickman, the U.S. Secretary of Agriculture under Bill Clinton, defined lifestyle farmers as "men and women who farm on the side while earning their living doing something else."





Solutions

Resolution for problem can be resolved by persuading and informing the target audience & changing current positioning tactics. The “Lifestyle” Farmer Campaign with Farm Credit of Central Florida would focus on using more benefit positioning to reach their target audience.

Examples:

- 1) Setting up booths at home improvement stores, instead of focusing only on feed stores
- 2) Using radio news releases on various stations, not just country stations
- 3) Newspaper ads in specialty magazines that promote small livestock or gardening operations.

Expect the Unexpected

Most people are unaware that Farm Credit of Central Florida offers many different loan programs to fit their life.

Fits Your Life



Farm Credit is not just for Large Scale Farmers





Evaluation

Past Advertisements

- FCCF needs a variety of advertisements to reach the whole target audience
- Advertisements are only directed at people interested in farming, need to inform people about the variety of opportunities offered from Farm Credit of Central Florida.

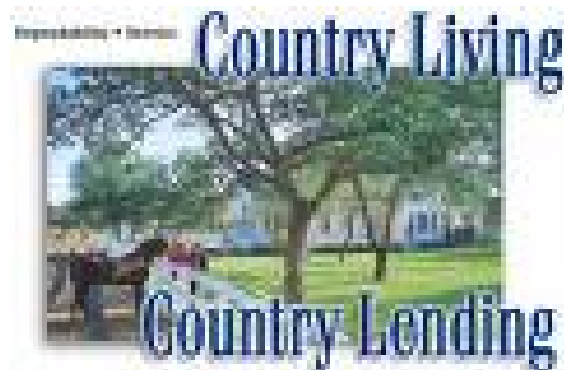
Goals

- The “Fits Your Life” campaign will benefit Farm Credit of Central Florida in several capacities. The integrated campaign will increase and strengthen customer base in the non-traditional and traditional agriculture areas. However, our focus will be on increasing clientele within the non-traditional segment.
- The potential outcomes of this campaign will be a greater name recognition within the Central Florida area and, therefore, a larger and more aware clientele base.



Objectives

- **Increase awareness of Farm Credit of Central Florida to target audience of young, beginning and small scale farmers as well as those with non-traditional agriculture backgrounds**
- **Stimulate interest of target audience to FCCF through marketing, public relations, and advertising.**
- **Increase clientele base through media promotion aimed at those who are not involved in traditional production agriculture.**



Strategies

- **Increase Farm Credit of Central Florida's adaptability to a new target audience. By using the theme "Fits Your Life," we believe that farm credit can appeal to a new audience. Our campaign will focus on non-traditional agricultural customers by utilizing a user positioning campaign.**
- **We plan to enhance FCCF's current print media, as well as implement broadcast media. These will all reflect the theme "Fits Your Life."**
- **We plan to increase customer base through offering new promotional materials.**



Tactics

- **Full Page Color Print Ads in local Sunday Edition news papers throughout the Central Florida area to promote the theme “Fits Your Life.”**
- **Air commercials with local news affiliates throughout early fringe day part.**
- **Give out promotional tape measures at local home improvement stores in Central Florida on weekends throughout the three month campaign**



Tangible tactics

- **The number of tape measures distributed to customers at local home improvement stores.**
- **The number of brochures distributed throughout the three month campaign.**
- **An above average increase in customer base during the three month campaign and the six months following the end of the campaign.**



Intangible tactics

- **Send surveys to 1500 households throughout the FCCF service area to the assess knowledge gained from the campaign.**
- **Conduct a focus group of new homeowners in the area to assess awareness of FCCF.**



FARM CREDIT

of Central Florida

Not Just for Farmers



Farm Credit of Central Florida

“Fits Your
Life”

don't forget the little man.



Own a couple of head of cows? Small blueberry farmer? First time agriculture buyer? Farm Credit of Central Florida has the right tools to make long time dreams into reality.

Contact a Representative today
www.farmcreditcfl.com



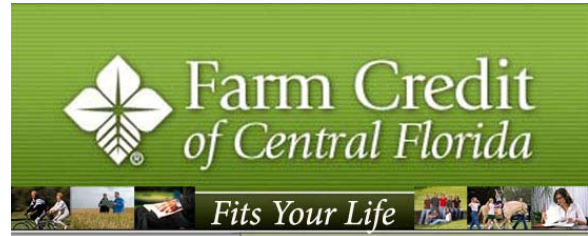
FARM CREDIT OF CENTRAL FLORIDA

Making Long Time Dreams Reality



Farm Credit of Central Florida

Young • Beginning • Small




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Not Just for Farmers



Farm Credit
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Lifestyle Farmers



<http://www.farmcreditcfl.com> *Farming to fit your life.*

Live your life...



Farm Credit
of Central Florida



Fits Your Life



Create your Dreams.

Rise and Shine

See what Farm Credit of Central Florida can do for your future today.



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Lifestyle Farmers



<http://www.farmcreditefl.com>

Farming to fit your life.