



Central Kentucky AgCredit
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Winter 2002

LEADER

In This Issue

- Members' Comments5
- Ag Credit Progress.....6, 7, 8
- Estate Planning & Taxes ..10, 11
- Kid's Photo Contest11



Central Kentucky Ag Credit

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President's Message *by Larry K. Stone*

As your association moves into a New Year we do so with the financial stability of our members and the Central Kentucky Ag Credit Association foremost on our minds. Agriculture is changing and the face of rural central Kentucky is also changing.

Non-farm income sources have created a large number of lifestyle residents and part-time farmers in our region. Reaching, serving and retaining those folks as members of Ag Credit is critical to the association's future. As a result we have created many financial services for their use such as rural home loans and more.

Ag Credit's largest group of member/borrowers are those whose primary income is derived from non-farm sources. With over half the loan portfolio of the association concentrated with these types of borrowers, Ag Credit benefits from automatic diversification from a lower risk group of loans. Non-farm income in central Kentucky consists of a healthy mixture of sources with no dependence on a single industry or employer. That is good.

Ag Credit's second largest group of member/borrowers are involved in the beef cattle industry, which is an industry currently poised to benefit from the profitable cattle cycle. Cattle industry analysts forecast that feeder cattle prices should be strong in 2002. A slight increase over 2001 prices is likely, yet dependent on how the uncertain economy may impact beef demand.

Burley tobacco producers comprise the third largest group in Ag Credit's loan portfolio. As we all know, the future of the tobacco industry is uncertain. While it is not possible to accurately predict where the tobacco industry will be in five years or beyond, trends point to more concentrated tobacco production among fewer farmers and increased contract production.

If the tobacco industry moves to contract marketing and if the federal tobacco program is eliminated, concentrated tobacco production will increase rapidly and significantly. The geographic distribution of production may also change dramatically.

As your partner in financial services and stability, we are also



Billy and Walter Goggin took a break during the tobacco market auction in Danville last November. The two veteran Boyle County farmers are among thousands of Kentuckians who are currently battling changes in agriculture as they adjust farm operations to make a profit. Billy and Walter are respected farmers in central Kentucky who have produced burley as a cash crop for many years, as well as beef cattle and related forage crops.

(see next page)

President's Message *Cont.*

aware that the recession that started in March 2001 could have an adverse affect on the Ag Credit portfolio and on the lives of our member/borrowers. The length of a recession and its severity will, of course, largely affect the economic downturn. Fortunately, central Kentucky has not traditionally experienced the impact of economic recessions as severely as other parts of the nation.



Larry K. Stone

So, as we enter 2002 we do so with a resolve to meet the needs of our member/borrowers. We have developed

efficient management practices and good

financial reserves. Those two factors are instrumental in Ag Credit's ability to serve members through both good times and tough times. Our professional staff cares about your financial future. Taking care of your financial needs with a full understanding of farming and rural lifestyles is what we do best.

...we resolve to meet the needs of our member/borrowers.



Ag Credit Jacket Marks Tobacco Market Opening!

The Ag Credit Stanford Office presented Bill Holtzclaw (left) with a new Ag Credit Jacket during the tobacco marketing opening last November. Bill earned the jacket as a free gift by referring Hal Akers (right) as a new Ag Credit member. Bill and Hal are both residents of the Hubble community in Lincoln County. Both were at the market opening in Danville when Bill Holtzclaw received his new jacket.

Central Kentucky Ag Credit's jackets have been a popular gift for members since the program was instituted a couple of years ago. Robert Anderson, head of Ag Credit's marketing program, confirms that the free jacket program will continue this year. Participation is easy. Any member of Ag Credit who refers a prospective new member to the association can win a free Ag Credit jacket if the introduction results in a new loan relationship with the association.

The Ag Credit jacket reward program for members is available throughout the 17-county Ag Credit service area at all branch offices. All members are eligible to participate in the program. The jacket is good-looking, high quality and worth winning!

LEADER is published quarterly for stockholders, friends and business associates.

The Farm Credit Administration does not require the association to distribute its quarterly financial reports to stockholders. However, copies of its complete report are available upon request. The shareholders' investment in the association is materially affected by the financial condition and results of operations of AgFirst Farm Credit Bank and copies of its quarterly financial report are

available upon request by writing Patti Trotter, AgFirst Farm Credit Bank, P.O. Box 1499, Columbia S.C. 29202-1499.

Address changes, questions or comments should be directed to Central Kentucky Agricultural Credit Association by calling 1-859-253-3249, or by writing P.O. Box 1290, Lexington, KY 40588-1290.





Central Kentucky Ag Credit Branch Offices

Danville Office
Highway 127 Bypass
Danville, KY 40422
859-236-6570
1-800-589-4261

Lebanon Office
Campbellsville Road
Lebanon, KY 40033
270-692-4411
1-800-264-0402

Lexington Office
640 South Broadway
Lexington, KY 40508
859-252-4717
1-888-820-3270

Paris Office
1440 High Street
Paris, KY 40361
859-987-4344
1-800-613-4292

Richmond Office
2150 Lexington Road
Richmond, KY 40475
859-623-1624
1-888-820-3221

Stanford Office
U.S. Highway 27
Stanford, KY 40484
606-365-7500
1-800-467-0039

Coop Corner

Ag Credit is unique among agricultural lenders in the central Kentucky area. The association is organized as a cooperative.

A cooperative is also called a co-op and is a business that is owned and controlled by the people who use its services. Likewise, when a cooperative shows a profit, it is shared among all members according to the amount of business they do with the cooperative.

We put our profits in your pockets!

Cooperatives are democratic organizations that are controlled by members who use the services of the cooperative. Those members actively participate in setting association policies that guide decisions regarding operations of the organization.

Members control Ag Credit through the election of the board of directors. Candidates for director are selected from among members, all of whom do business with Ag Credit. Successful candidates are elected to the board by vote of the association members, a process that also lends emphasis to another important point regarding cooperatives.

Corporate Ownership is a method of doing business whereby stockholders that own the most shares have the most power. It is possible under corporate ownership for a small number of people, or even a single person, to own the most shares of stock, thus possessing all the decision-making authority and ability to take all profit generated by the corporation.

One member, one vote!

Unlike traditional corporate stock ownership, each member/stockholder of Ag Credit only has one vote. This process ensures that the same people who use association services also control the association ... your friends and neighbors. Members of the elected Board of Directors serve many hours for the betterment of everyone who is a member of Ag Credit.

Remember ...

All Central Kentucky Ag Credit offices will be closed to observe the following holidays.

Good Friday
Friday, March 29

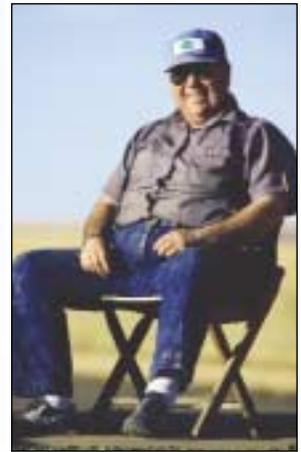
Memorial Day
Monday, May 27

Independence Day
Thursday, July 4



Members' Comments

Your Ag Credit service professionals spend every day with members and other individuals who understand and have views on current agricultural events, as well as state and national activities. We asked our Ag Credit managers and staff to provide comments that reflect what they are hearing in the 17-county Ag Credit service area. Those random comments are published here, without identification, so that all confidentiality is honored. Enjoy!



- “Members are thrilled with lower interest rates.”

“I worry about contracting tobacco. Right now they (farmers) can contract and if the company won't buy it, a producer still has the option to sell at the warehouse. But, what happens when all of the warehouses are closed?”

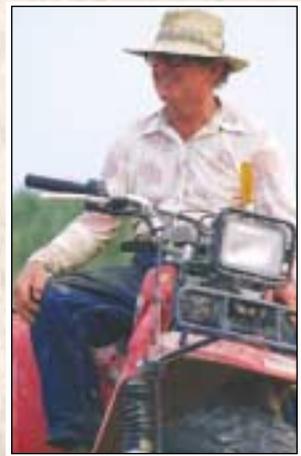
- “I never thought I'd see interest rates this low again.”
- “Are vineyards the replacement for tobacco?”
- “Some younger farmers are talking about getting out of farming completely.”

- “A lot of farmers don't think they will be growing tobacco in the next few years.”

- “Cattle prices look good for the next couple of years. Now is the time to increase the herd.”

- “Do you think we will have a (tobacco) buyout?”

“There is still interest in the tobacco program and potential buyout, but not near the talk there was four years ago ... farmers are worn out with all the talk and just want to leave the program alone or buyout and get on with it.”



- “What kind of quota cuts are you anticipating?”
- “It costs so much to raise tobacco now.”
- “Goats are a growing industry ... people are attracted by the tobacco grant funds 50/50 cost share on buying the breeding stock.”
- “Contract sales (tobacco) increased this year.”
- “With interest rates as low as they are, and if a man could afford it, now is the right time to buy a farm or add to the cattle herd.”



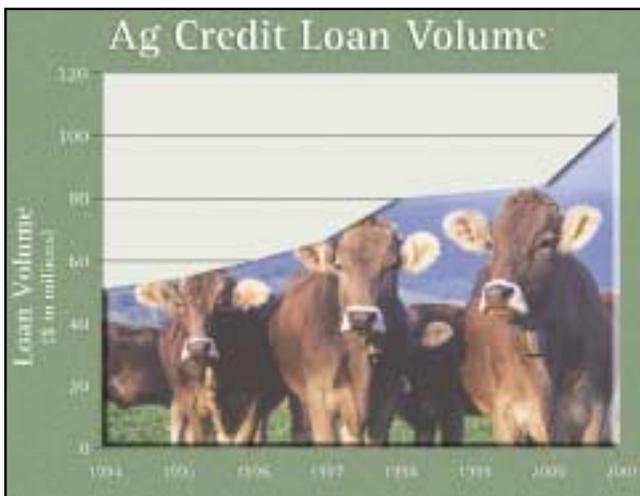
Ag Credit Loan Volume Growth Remains Good

Central Kentucky Ag Credit maintained loan volume growth through 2001. Growth last year continues a long trend of positive growth, as can be seen in the loan volume growth chart that accompanies this report.

In fact, the association passed the \$100 million loan volume mark during late 2001. The association has never before been able to surpass this milestone, a trend that is very positive.

You may ask ... "So, is big ... better?" However, the better questions are probably very personal to you, i.e., "How is MY service?" "Am I satisfied?" "Do I receive a competitive financial product that suits my needs?"

The answers from Ag Credit membership are apparent.



That is why Ag Credit continues to experience a growth in loan volume.

And, yes, big can be better! Increased size allows the association to keep interest rates competitive and offer more services at cost effective rates.



Due to Ag Credit's cooperative business structure, the association is the only financial service institution in central Kentucky that is able to return a portion of its earnings BACK TO MEMBERS who do business with the association.

You can count on great service, competitive financial products suited to your needs and service delivered by the best agricultural lending staff in the business.

**We Put our Profits
in Your Pockets**

Only With...



Tax Tips for Year-End Bookkeeping *by Alice Beers*

While spring planting is on the minds of many farmers and rural Kentuckians, the dreaded "T Word" is also in our thoughts. TAXES! As much as we hate to think about them, giving some thought now may make our lives a little easier when we prepare the final tax returns, and perhaps begin the process of bookkeeping for the year ahead.

You should have received the following Statements and Tax Forms during January to make your future planning possible.

1098 Mortgage Interest Statements

A 1098 form was issued for each member who paid interest on a loan during the year. The interest is reported under the taxpayer identification number used for your loan. This is either your social security number or your business tax number. It is important to note that any

interest refinanced by another loan will not be reported ... only interest that you paid.

1099-INT Interest Income

If you have funds in Escrow (funds held) for a future payment or another purpose, the interest earned on that money is reported as interest income on a 1099-INT. If you use the Reserve Account on your short-term loans, the interest earned will also be included on your 1099-INT.

1099-PATR Taxable Distributions Received from Cooperatives

This form shows the amount of patronage you received in a check or notice last April (in the current tax year), along with the amount of allocated surplus that was issued in your name.

The Kentucky Beef Network *by Joe Goggin*

The Kentucky Beef Network (KBN) was formed under the umbrella of the Kentucky Cattlemen's Association through a \$1.8 million grant from the Kentucky Ag Development Board Phase I funds.

Formation of the Kentucky Beef Network has been a combined effort of several Kentucky organizations, including the Kentucky Cattlemen's Association; the University of Kentucky Cooperative Extension Service; Kentucky Forage and Grasslands Council; Kentucky Department of Agriculture; Kentucky Veterinary Medical Association; Kentucky Livestock Marketing Association; Kentucky Farm Bureau; local cattlemen's associations; the Five-State Beef Initiative; and regional universities.

The goal of KBN is to increase profitability for Kentucky cattlemen through increased awareness in new and existing production practices and marketing opportunities. KBN will hire 15 regional facilitators on contract who will work with local producers one-on-one. Facilitators will also work closely with local cattlemen's associations to better coordinate production and marketing opportunities for producers, while also reaching cattle producers who normally don't attend cattle meet

ings, but who want to do more than they are doing now.

One of KBN's components will be establishment of custom weaning facilities in Kentucky. County Line Feeders in Boyle County is currently one facility that is in operation under the management of Travis Coomer. The facility offers producers an opportunity to wean their calves and send them to Mr. Coomer to be backgrounded for 60-90 days, then sold as a group with other producers' cattle, which are also at the facility. Benefits to producers include added value from weaning and backgrounding the cattle instead of selling them immediately after weaning. Another advantage is increased buyer support due to marketing larger numbers of cattle that have been backgrounded in similar manners.

The Kentucky Beef Network will rely heavily on local cattle producers and their associations for input and guidance into program needs and implementation activity. Regional facilitators will work with individuals to customize programs that best serve the needs of local producers, while maximizing profit potential for local cattlemen. Both individual and group coordination with cattle producers is key to KBN program operations.

Member Summary Statements

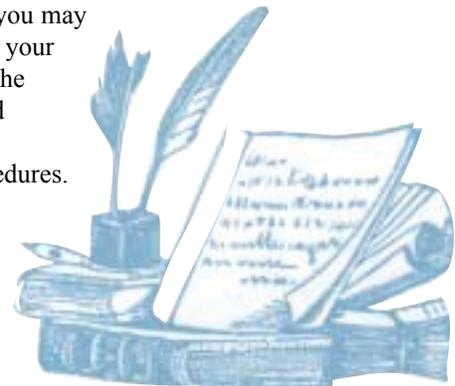
Statements are produced for each borrowing entity, showing beginning and ending loan balances, interest paid, any fees paid or late charges. Your statement also shows stock and allocated surplus balances. This is an informational statement and is not sent to the IRS.

Your Ag Credit branch office personnel will be glad to calculate your accrued interest and assist you in applying funds at year-end. In order to receive proper credit for your funds, always be sure your money is received by the cut-off time on December 31.

When preparing your tax returns before you receive the year-end statements, you can contact your branch office to obtain amounts that will be reported. You should have received your tax statements during late January. Always be sure to review your statements since Ag Credit is able to

make corrections and issue revised notices if requests are received in time. Of course, such notification is too late for this year, but is a good thing to remember for next year.

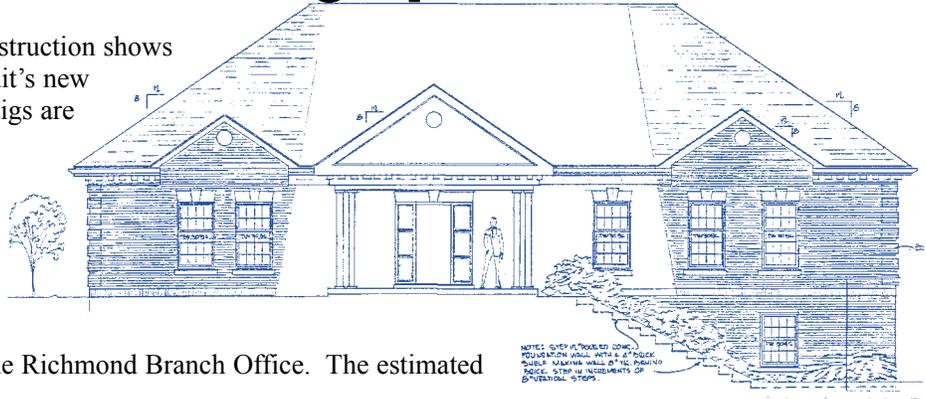
As always your Ag Credit branch office staff will work with you as needed and can answer any questions you may have related to your business with the association and relevant tax reporting procedures.



Ag Credit Branch Building Up for Greater

The photo (*below*) of early construction shows the skeleton for Richmond Ag Credit's new office building. That's right, new digs are in the making, thanks to the wonderful growth of the Richmond Ag Credit Branch office.

While this edition of the Ag Credit Leader has been in the publication stages, more progress has been made in construction of the Richmond Branch Office. The estimated completion date is early summer.



John Thomas (manager), Peggy Powell and Rita Baker of the Richmond Branch staff are looking forward to welcoming all their current members and many new members to the new "digs"!

This architectural drawing shows a front view of the new Richmond Ag Credit Branch that is now under construction. G. D. "Glenn" Perkins, a noted designer and builder in the central Kentucky area, is constructing the building. Ag Credit's new home is located on Iva James Blvd., off the new Richmond Bypass, east of downtown Richmond. The main floor contains over 2,600-sq. ft., with basement space available for more office area and storage.

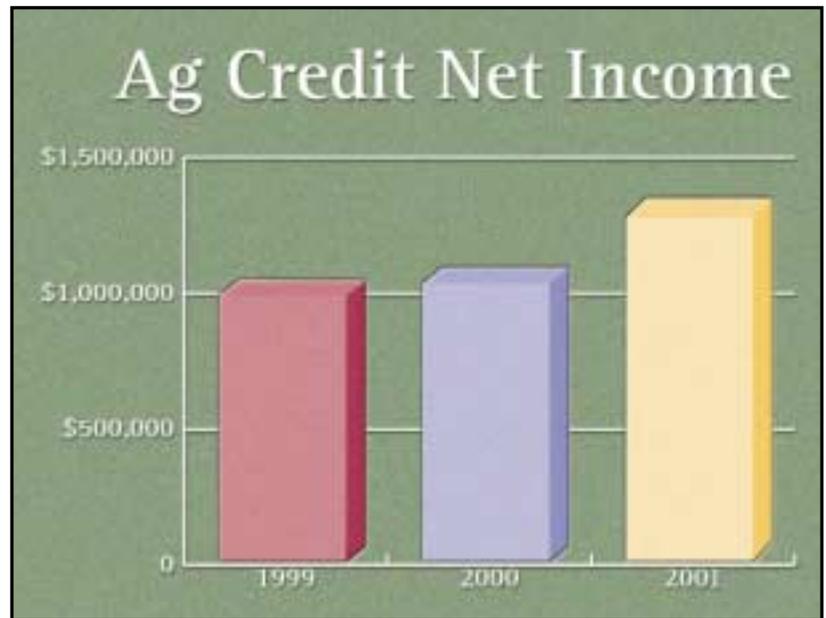
Watch for completion announcements later this year.

Ag Credit Year-End Numbers Show Steady

by Robert Anderson

Ag Credit has closed out its financial records for 2001 and the books have recorded a strong year. This was the first year that the association operated under its new financial structure, one that allows certain tax savings on a portion of the association's loan portfolio. In addition, the settlement of the association's legal action with the IRS resulted in a substantial refund of back taxes. Those two, positive factors, coupled with a strong 25% growth in loan volume, pulled the association bottom line up to \$1.3 million.

So, what's in it for you as a member, you may rightly ask? Number one, members of Ag Credit received excellent service from our network of well-staffed branch offices. Many members were able to benefit from the generally lower interest rates. And, because Ag Credit does business as a true cooperative, we anticipate that approximately \$680,000 will be returned to members as patronage refunds in cash and as allocations to member's accounts.



Cattlemen Gather at Annual Meeting, Beef



(Left) Nearly 200 cattle producers attended the Lincoln County Cattlemen's Annual Meeting & Beef Expo on October 8, 2001. The annual event provides producers with an opportunity to network with one another, learn of new innovations in the industry and to meet service and product suppliers. Ag Credit's John Gossage of the Stanford Office said 25 exhibitors, including Ag Credit, participated at the event. This photo stopped the action during the evening meal as producers enjoyed the buffet.



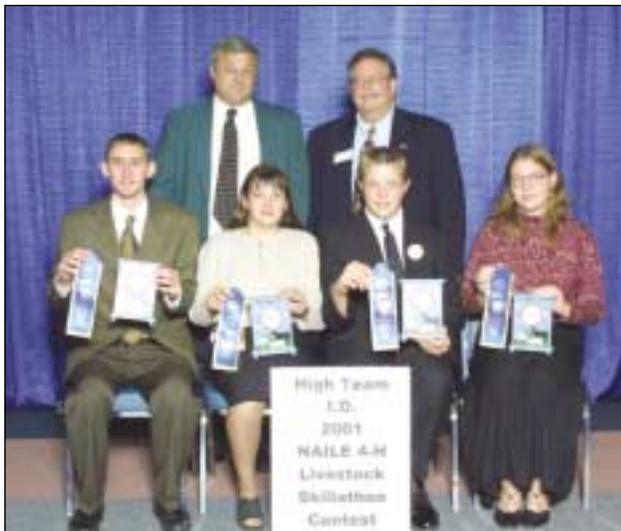
(Right) Ribeye steaks were the highlight of the Lincoln County Cattlemen's event. Shown here grilling the taste-tempting treats are (left to right) Roy Reichenbach, Rick Young, Hal Akers and Dr. Larry Oliver, all members of the Lincoln County Cattlemen's Association.



John Stevenson, director of the Kentucky Cattlemen's Association new Kentucky Beef Network was the guest speaker at the Lincoln County Cattlemen's Annual Meeting and Beef Expo. John discussed the newly formed Kentucky Beef Network and programs that are available to cattle producers that will add value to their product through group marketing. See page 7 in this issue for more information regarding the Kentucky Beef Network.

Lincoln Co. Youth Take National Honors

Lincoln County's 4-H Animal Knowledge College Team won big honors at the North American International Livestock Exposition on November 12. Youth from across America competed on that date in the 4-H Invitational Livestock Skillathon Contest, an event that tests the livestock knowledge of young people.



A top overall win in the contest is the highest honor of its kind in the nation. In order to qualify for competition in the national event, Lincoln County's team first won Kentucky's Eastern Regional, and then they took the top spot in Kentucky's state event at the Kentucky State Fair. The Lincoln County youngsters also won the Eastern United States Junior Stockman's Contest that was held in Blacksburg, VA as a preliminary for the national Skillathon contest.

Our hat is off to these talented young people and their coach.

Lincoln County youth comprised the High Team Overall in the 4-H Invitational Livestock Skillathon Contest at the famous North American International Livestock Expo last November.

Shown in this official exposition photo are (seated left to right) Brandon Griffith, Ashley Wilcher, Matthew Anderson and Georgina Anderson. Standing (left to right) are Coach Robert Camenisch and Steve Howerton, Lincoln County Extension Agent for 4-H Youth Development. Not shown in the photo is Dr. Monte Chappell, State 4-H Livestock Specialist and Dr. Scott Smith, Dean of the University of Kentucky College of Agriculture.

Estate Planning Procrastination *by Jerry Shuffler*

You can't control the weather or the markets, but you can take charge of your life's work with a sound succession-estate plan.

According to the United States Census of Agriculture, 800,000 (40%) of all farmers in the United States are 50 years of age or older. Even more interesting is the fact that 100,000 of those farmers are each generating over \$250,000 in annual gross farm income. Although most of these farmers have substantial estates many have not established workable succession-estate plans.

There's little doubt that succession and estate planning is a more complicated process for farmers than for the average person or business. Taking the bull by the horns, i.e., getting a plan started as soon as possible can help avoid tragic tax consequences and disruptive family squabbles. Plain and simple planning ahead is a good business decision.

Estate Planning *The Big Put Off!*

Experts estimate that 80% of all ag-related operations do not have a succession or estate plan in place. Why does procrastination run so rampant? Here are some of the most common excuses for not going forward with the planning process.

- **In many cases, farmers are simply too busy farming.** Acknowledging this as a valid seasonal reason, then the obvious time to start planning is during off-peak periods.
- **Farmers and ranchers are generally independent and self-reliant.** They believe that financial planners and advisors may not be sufficiently informed to address their unique financial situations. While this belief may once have been without merit, today it is more myth than fact. New technologies have resulted in more integrated and comprehensive processes, as well as resources and tools for planners to use in delivering accurate and reliable planning advice and counsel to a wide clientele.
- **The mistaken belief that the cost of succession and estate planning is too expensive.** Farmers often don't appreciate the wealth they've accumulated in land, facilities and equipment over the years, or what the future value of their holdings will be. In reality, the cost of a properly planned estate is truly insignificant as compared to the cost to survivors, financially and emotionally, of an unplanned estate.
- **Many farming families don't address succession, because no one is sure when dad or mom will want to retire.** They may never want

to retire, but indeed, one day they inevitably will. Ignoring the fact will not resolve the issue. It simply cannot be avoided. The issue can be overcome and resolved with honest communication and a plan that takes into account the desires of all involved. Here is where a trusted financial planner can help.

- **Parents may feel that eventual heirs are not ready to take over the operation.** Reasons for such feelings can vary widely. Left unattended, such feelings may prevail and become an impediment to developing a proper plan. Again, a financial planner can facilitate open and honest communications that will go a long way toward identifying parental concerns and give heirs help and guidance in their personal development to gain the trust and confidence of parents.
- **Indecision about how to treat all heirs equally.** Frankly, true equal distribution is difficult if not impossible. But, families with the aid of financial advisors, can come up with an equitable plan that is acceptable to everyone, which focuses on fair, if not equal, distribution of accumulated wealth.
- **Inconsistent farm profits.** Studies show that it takes about \$250,000 in farm sales to support one farm family. If more than one family is going to depend on the farm for income, that creates a need for sound farm and financial management. Because farm profits frequently go up and down from year-to-year, it's easy to put planning on the shelf until more stable times arrive, which frequently never happens.

Estate Planning *Questions of the Wondering Generation!*

What is the wondering generation? Wondering generations are children of farming families who wonder if they are ever going to get a chance to run their own farm operation.

The effect of not having a succession/estate plan only adds to anxieties of the wondering generation. Examination of options that are unearthed during the planning process can relieve anxieties. For example you can:

- Find out when the time is right for retirement.
- Determine how much you will be taxed if you sell, pass the farm on to the children or retire gradually.
- Decide if easing out of farming is better than selling outright.
- Gauge how much cash you're going to need during retirement.
- Add up the expected financial contributions from your various retirement savings accounts and Social Security.
- Find out how best to invest your cash, whether in conservative, medium-risk or high-risk investments.
- Determine how to manage estate taxes, income taxes and legal fees.

Farm estate planning is about protecting a life's work for beneficiaries, informing heirs of intentions and assuring financial independence in retirement. Be sure you have taken necessary steps to have current succession or estate plans in place.



"Kids on the Farm" Photo Contest

1ST PLACE - \$100 2ND PLACE - \$50 3RD PLACE - \$25

Winning Photos Will Be Published in the Ag Credit Leader!

(Perhaps non-winners will also be published in future magazine editions, too!)

Central Kentucky Ag Credit is conducting a photo contest - "Kids on the Farm." It's easy to participate and three winners will take home cash!

To participate in the contest please submit your favorite photo of any child in action. It can be your child, a neighbor's child, grandchild, niece, nephew or any other child who is having fun, working or doing a farm-related activity.

All photos received will be kept on file and will not be returned. Photos that must be returned will not be accepted for competition. The contest will run through June 15, 2002 and all entries should be postmarked by that date.

Children who are eligible for entry in the contest must be under six (6) years of age. Photos must be taken in a farm environment or in a rural home garden or yard setting. Participants may submit more than one entry. Winners will be selected by a non-Ag Credit, independent panel of judges.

Go Ahead! Take your Best shot!

All entry photos must be MAILED to: *Robert Anderson
Central Kentucky Ag Credit
P.O. Box 1290
Lexington, KY 40588-1290*

Name of Kid(s) _____ Age(s) _____

Description of Activity & Location _____

Names of Parents _____

Photo Submitted By _____ Relationship _____

Address of Person Submitting Photo _____

City, State, Zip _____

Phone _____ Email _____

Need One Less "To-Do" On Your To-Do List?

Whether you're a full-time farmer tending hundreds of acres, a part-time farmer juggling a job and a farm, or a full-time homemaker, you're probably a very busy person. You've got lots of "to-do's" on your to-do list every day, every week and every month.

How would you like to eliminate one of those "to-do's" forever? With **AutoDraft**, you can.

What is AutoDraft?

AutoDraft is a new product we've just introduced; it was designed to eliminate one of the most tiresome to-do's you face each month: writing checks to pay bills.

AutoDraft electronically deducts your loan payments from your bank account each month, each quarter or whenever they're due. It's a way to pay your Ag Credit loan installments a little faster, a little easier-and at no cost to you.

What can AutoDraft do for you?

- You'll have one less check to write each month, and one less stamp to buy. You can cross that "to-do" off of your list forever.
- You'll have the peace of mind of knowing your payment has been made on time, every time. No more worrying, "Did I mail my check?" or, "Did I mail it on time?" With AutoDraft, you know it's there.
- You'll maintain your good credit rating because your payment is never late.
- And, there is no charge for our AutoDraft service. AutoDraft will save you time and money.

Your AutoDraft Options

- You can have your payment drafted from your checking or savings account.
- You can choose any one of six days a month as your draft date. If your draft date should fall on a weekend or holiday, we'll draft your payment the next business day. For this reason, we encourage you to schedule your draft date on or near your due date to ensure you avoid late charges.
- You can make Special Principal Payments along with your installment. We'll apply those payments to the principal balance of your loan.
- If you have an annual, semi-annual or quarterly payment, you can apply funds toward your payment each month through AutoDraft. We'll place those funds in your Funds Held account. When your loan payment is due, we'll apply your Funds Held balance towards your loan payment.



Your AutoDraft Payments

- You'll see proof of your payment on your checking or savings account statement each month. Your AutoDraft payment will appear as an electronic debit on your statement.
- If there are not sufficient funds in your checking or savings account on your draft date, we will try to draft your account again within the next two business days. If there are still insufficient funds at that time, we will not draft your account for that payment again. Your bank may charge an "Insufficient Funds" (NSF) fee in such cases.
- As an AutoDraft customer, you will not receive paper bills. However, if you ever need information about your loan, all you have to do is call us. We'll be glad to provide any information you need.

If you change your mind.

You can change your mind at any time. If you're unhappy with AutoDraft for any reason, we'll be glad to discontinue your service with just a few days' notice.

Sign up for AutoDraft today.

To sign up for AutoDraft, just call your loan officer or one of our Customer Service Representatives. They'll answer any questions you have and send you all the information you need to start using AutoDraft.

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