
PRESS RELEASE

FCS Financial Returns More Than \$4 Million to Members in Cash Patronage

Jefferson City, Mo., Feb. 9, 2009 – FCS Financial’s Board of Directors announced that they will return more than \$4 million to their member-owners in cash patronage for the 2008 calendar year.

“FCS Financial is a farm lending cooperative and that means we share our profits with our members,” FCS Financial CEO Daryl Oldvader said. “Since 2006, we’ve returned more than \$10.6 million to them.”

After the financial results are known at the end of each year, the board reviews the cooperative’s financial situation and the business plan projections to determine if patronage will be paid or if earnings will be retained for capital.

“In 2008, FCS Financial saw continued growth and financial strength which guided the board’s decision to pay patronage,” Oldvader said. “The organization’s successful performance can be identified in three key areas: marketplace results, financial performance and the credit environment.”

Patronage payments will be based on a member’s loan business activity with the association. All eligible members will receive a minimum of \$20. Each eligible member’s patronage check will be available February 25 through March 9 at the FCS Financial office where their loan is serviced. To kick off the distribution of patronage checks, each branch office will host a Customer Appreciation Day from 10 a.m. to 6 p.m. on February 25. Attendance is not required for FCS Financial members to receive their check. Those checks not distributed by the end of business on March 9 will be mailed.

For more information, contact your local FCS Financial office at 1-800-444-3276 or visit www.myfcsfinancial.com where you will find a link to the 2008 Patronage Program under About Us.

FCS Financial is a member of the Farm Credit System. The system is a nationwide network of cooperative lending institutions that provides credit and financial services to farmers, ranchers, rural residents and agribusinesses. With more than 90 years of agricultural lending experience, the Farm Credit System is the largest single provider of agricultural credit in the United States. With \$2.6 billion in assets, FCS Financial serves approximately 13,000 customers with 30 locations in Missouri.