



Are you getting all you can from **Your Loan Officer?**

Your loan officer's primary responsibility is to respond timely and appropriately to your requests for new loans or servicing on your existing loans. However, Western AgCredit loan officers have a unique combination of training and experience that allows them to be much more than just a "loan processor."

Your loan officer contributes a fresh viewpoint and can often help you step back from among the trees and look at the entire forest. In addition to servicing your loan, your Western AgCredit loan officer can provide dependable input regarding:

- ◆ *A financial analysis of your business*
- ◆ *Debt management*
- ◆ *Cash flow challenges*
- ◆ *Business expansion*
- ◆ *Loan vs. lease decisions*

To make the most out of the meeting with your loan officer, do your homework first. If you encounter a business problem, or are considering a business expansion, check your cash flow, balance sheets and business plan before you pick up the telephone. Try to think through the issues and develop your own analysis of the situation. When you talk with your loan officer, have these materials available for reference. Then, ask your loan officer what he or she thinks - and be willing to listen.

Your loan officer may be able to discuss your ideas from a different perspective or provide you with other options that will prove to be a valuable resource. Of course the responsibility for the final business decision is yours, and your loan officer will not try to manage your operation, but they will work with you in the direction you decide to take your operation to help make it successful.