



**BrandScript**

# Our hero wants

- Funding for farms, homes, and land so they can realize their dreams
- To find the right people and right programs to help them fund their dreams
- To understand the process, what's involved and how to make sure things don't go wrong
- To connect with local experts who can help them make it all the way through the process successfully
- An escape from city life and the noise, traffic, pollution and distractions that come with that life
- Fresh air, starry skies, and wide open spaces
- To expand their current farms and operations, leading to even greater success
- To leave a legacy for their families
- To experience a smooth lending process
- To reduce the stress, hassle and roadblocks that can come up in the lending process
- To reduce their worry that things aren't going to work out
- To save money when possible
- To have knowledgeable team members who work in the ag industry and are locals in the areas that they serve
- Increase financial stability within a naturally unpredictable and highly variable industry
- To have help with transition planning, whether that's includes expansion, diversification, or exploring other avenues in agriculture

## But has a problem (Villain)

**Knowledge Gap:** Loans for land, country homes and farming needs have different considerations, requirements and processes than other loans. Many potential borrowers don't know the difference and aren't aware that Farm Credit of the Virginias is set up to help them. FC of Virginias also has the Knowledge Center that shares resources and holds events to help them overcome gaps in their knowledge.

## But has a problem (External)

- They aren't sure where to start or how to go about getting a loan for land, farms, or rural homes.
- They don't know about Farm Credit of the Virginias and that they can become members.
- They don't know what a cooperative is and how it works.
- They don't understand how the processes and considerations for rural loans are different than regular residential home loans.
- They won't get the same terms and will need more down to cover the increased risk of a land loan.
- It can be hard for them to come up with the down payment.
- It can be difficult to find the right piece of land for their dream.
- They need an expert to help them find resources to handle surveys, property divisions, etc.
- They will likely pay a higher rate (7-7.5%) and can only finance the land for up to 20 years instead of 30.
- Getting a loan for land or a farm can take more time than other loans. Additional things might be needed, such as a survey.
- They're not sure how to diversify crops or expand an existing farm.
- They need information, resources and know-to about all things ag.

## But has a problem (Internal)

- Unaware
- Frustrated
- Disappointed
- Impatient with the slower process
- Confused about the process and needing direction
- Misled by other lenders
- Anxious
- Stressed
- Worried it might not happen the way they want
- Discouraged by industry changes and uncontrollable conditions

## But has a problem (Philosophical)

- You deserve to realize your dream of country living.
- You deserve the freedom and support to make the most out of your operation/farm/business.



# And meets a guide

**Empathy:** The Ag industry presents unique challenges and lots of uncertainty. At Farm Credit of the Virginias, we understand that. We're locals with small farming operations ourselves and we know how important long-term financial support can be.

**Authority:** That's why, for over 100 years, we've supported agriculture and rural communities, and have put our local expertise to work helping our members realize their dreams. And because we're a lending co-op, our members get some great financial advantages, such as cash dividends\*, which can lower interest rates.

We'll use our local knowledge, resources, and programs to help you put a plan in place that meets your needs... whether you want to buy a hundred head of cattle, build your home on that perfect five acre plot, or finally get a new tractor... we've got your back.

And our work isn't done when your loan closes either. We'll continue to work with you, year after year, and so that you can realize your vision and achieve your goals.



# Who has a plan

**Ready? Here's How You Can Realize Your Dream.**

1. Contact us.
2. Share your vision.
3. Learn about your options.
4. Get the funding and ongoing support you need.
5. Realize your dream.



# And calls them to action

Direct CTA: Call to Start

Transitional CTA: Download pdf "Our Ultimate Guide to All Things Ag"  
Rural land campaign?

## So they can avoid failure

- They don't get the loan they want.
- As a result, they can't realize their dream, expand their farm or their operation, build their house, etc.
- They suffer from the unique challenges and uncertainty of the ag industry.
- They feel like they have to go it alone.
- They end up paying more for their loan than they needed to.
- It takes longer than it should have to get their funding, which can mess up their schedule.
- They end up working with a lender who doesn't understand them, their dreams, or how to best help them.
- They're stuck with a poor quality of life.
- They have no place to get away from the craziness of city life.
- They have no legacy to leave to their kids.
- They miss out on opportunities, financial and otherwise.

## And achieve success

- They realize their dream.
- They have our ongoing financial support, local expertise and know-how so they don't have to go it alone.
- They get the best loan possible.
- They have a smooth lending experience and feel taken care of.
- They take advantage of opportunities to grow their livelihood and be successful as new or long-term farmers.
- They get the land, farm, and home they want.
- Their operation is highly successful.
- They make extra income from their land.
- They enjoy the fresh air, night skies, quiet, and wide open spaces.
- Have a great place to raise their kids.
- Leave a legacy to future generations.
- Have a place to relax and get away.
- Escape the stress, noise, pollution and traffic of city life.



## Oneliner

**Problem:** The ag industry creates unique challenges for farmers, land owners and homeowners who want to realize their country dreams.

**Solution:** At Farm Credit of the Virginias, we provide financial support for all things country. Whether folks need a land loan, farm loan or home loan...

**Results:** we're locals who partner with our members for the long haul so they can realize their dreams.