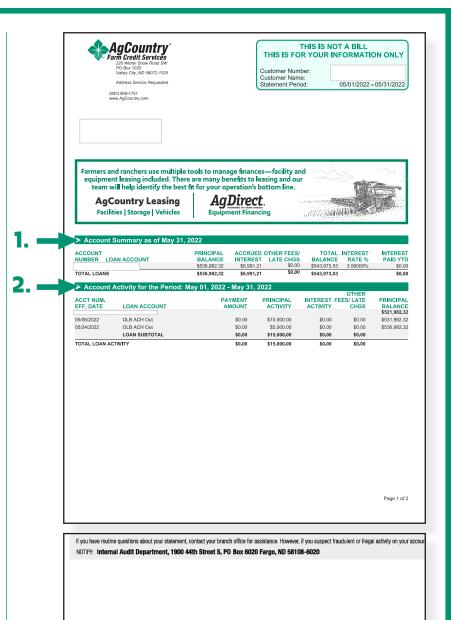


A GUIDE TO: TRANSACTION SUMMARIES

Monthly Transaction Summary:

- It will contain account balances and transaction activity for the period indicated.
- Separate statements per loan.
- The monthly transaction summary will be mailed out at the beginning of the month if there has been account activity on the loan in the prior month.
- If there has not been any account activity, the monthly transaction summary will not be mailed out but will be available for you electronically (available based on loan relationship type).
- 1. This is your summary of the account as of the statement date.
- 2. Account activity will list all activity on the loan for the period indicated.



USER GUIDE COMPARISON

	BILLING STATEMENT	TRANSACTION SUMMARY
Generate Frequency	Mid-Month	Month-End
Contains	Bill Account Balances, Account Balances	Transaction Activity Account
Delivery Method (Paper mailed in one envelope to primary)	Paper, Electronic	Paper only if account activity Electronic (activity and no activity)
Electronic Access	My AgCountry: Under Primary CIF AgPay: Avail. based on Loan Relation Type	My AgCountry: Under Primary CIF AgPay: Avail. based on Loan Relation Type
Format	Separate statement per loan	Separate statement per loan
Generate Criteria	Payment Due (Current or Past Due)	Account balance YTD, Interest Paid Account Activity (excludes rate changes)