

# SECURITIES AND EXCHANGE COMMISSION

## FORM 424B3

Prospectus filed pursuant to Rule 424(b)(3)

Filing Date: **2011-11-07**  
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### FILER

#### **NATIONAL RURAL UTILITIES COOPERATIVE FINANCE CORP /DC/**

CIK: **70502** | IRS No.: **520891669** | State of Incorporation: **DC** | Fiscal Year End: **0531**  
Type: **424B3** | Act: **33** | File No.: **333-155631** | Film No.: **111184879**  
SIC: **6159** Miscellaneous business credit institution

Mailing Address  
20701 COOPERATIVE WAY  
DULLES VA 20166-6691

Business Address  
20701 COOPERATIVE WAY  
DULLES VA 20166-6691  
7034671800

Filed Under Rule 424(b)(3), Registration Statement No. 333-155631 Pricing Supplement Number 245 Dated November 07, 2011 (To: Prospectus Dated November 24, 2008 and Prospectus Supplement Dated November 26, 2008)

| CUSIP Number | Principal Amount | Selling Price | Gross Concession | Net Proceeds | Coupon Type | Coupon Rate | Coupon Frequency | Maturity Date | 1 <sup>st</sup> Coupon Date | 1 <sup>st</sup> Coupon Amount | Survivor's Option | Product Ranking        |
|--------------|------------------|---------------|------------------|--------------|-------------|-------------|------------------|---------------|-----------------------------|-------------------------------|-------------------|------------------------|
| 63743FNT9    | 1                | 100.000%      | 1.650%           | 1            | Fixed       | 3.000%      | MONTHLY          | 11/15/2020    | 12/15/2011                  | \$2.33                        | Yes               | Senior Unsecured Notes |

**Redemption Information:** Non-Callable

|  |  |  |
|--|--|--|
| <p>National Rural Utilities Cooperative Finance Corp</p> | <p>Offering Dates: Monday, November 7, 2011 through Monday, November 14, 2011<br/>                 Trade Date: Monday, November 14, 2011 @12:00 PM ET<br/>                 Settlement Date: Thursday, November 17, 2011<br/>                 Minimum Denomination/Increments: \$1,000.00/<br/>                 \$1,000.00<br/>                 Initial trades settle flat and clear SDFS: DTC Book Entry only<br/>                 DTC number: 0235 via RBC Dain Rauscher Inc.<br/>                 Agents: Banc of America Securities LLC, Incapital, LLC, Comerica Securities, Edward D. Jones &amp; Co., L.P., J.J.B. Hilliard, W.L. Lyons, Inc., Merrill Lynch &amp; Co., Morgan Stanley, UBS Securities LLC<br/>                 If the maturity date or an interest payment date for any note is not a Business Day (as term is defined in Prospectus), principal, premium, if any, and interest for that note is paid on the next Business Day, and no interest will accrue from, and after, the maturity date or interest payment date.<br/> <i>InterNotes® is a registered trademark of Incapital Holdings, LLC. All rights reserved.</i></p> | <p>National Rural Utilities Cooperative Finance Corp<br/>                 Prospectus Dated November 24, 2008</p> |
|--|--|--|