

Real Service.
Real Commitment.
Real Advantages.

Right NOW!



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Young
&
Beginning
FARMER PROGRAM



800-444-3276
www.myaglender.com

While others are talking about *HOW* to help young & beginning farmers, Farm Credit is **DOING** something to help them!



Our Young & Beginning Farmer Program is designed for these farmers, ranchers and rural residents:

YOUNG Farmer Age 35, or younger

BEGINNING Farmer A person who has NEVER farmed, or has farmed less than 10 years.

PROGRAM BENEFITS

Special lending standards for qualifying Young & Beginning farmers.

Loan to Value Rates

100% Operating Loans

90 % Intermediate Loans

Up to 85% LTV Real Estate Loans

Adjusted Equity Requirements

- **Reduced interest rates for all Young & Beginning farmers for the life of each loan as long as borrower is eligible as a Young Beginning farmer.**
- **First-time real estate buyer credit of \$500 for a farm or home.**
- **Farm Credit pays fees on guaranteed loans up to \$500K.**
- **Patronage Refund Program saving hundreds of dollars per year in interest cost.**



Program Encourages:

- ▢ Farm Production Management Courses
- ▢ Financial Management Education
(depending on credit factors)

Both **NEW & EXISTING** borrowers qualify!

MINIMUM REQUIREMENTS FOR NEW BORROWERS:

- ▢ Complete up-to-date balance sheet or financial statement
- ▢ 3 years of income tax records
- ▢ Agree to provide Farm Credit with annual financial information
- ▢ Annual farm inspection and loan performance meeting with a Farm Credit loan officer