

# 4-H & FFA

## YOUTH LOAN PROGRAM

Agriculture isn't just an industry — it's part of who we are. We take pride in our longstanding tradition of serving the agricultural community and helping it grow for generations to come.

That's why we're proud to offer interest-free financing for qualifying 4-H and FFA youth livestock projects.

We know raising an animal for fair takes dedication, hard work, and careful planning. Our youth livestock financing program helps make those projects more accessible by covering upfront expenses, while giving students valuable, real-world experience in financial responsibility and recordkeeping.

### Financing Program Highlights

- Interest-Free Financing for Qualifying Livestock Projects
- Simple & Easy Application Process
- Practical experience in managing project finances



### Who Can Apply?

- Active 4-H, FFA, or Grange members participating in a 4-H, FFA, or Grange project.
- Age 9 or older at the start of the fair year.

### Program Guidelines

- Funds for purchase and care of project animal.
- Students must maintain accurate records.
- Loan repaid at project completion or animal sale.
- Loan amounts vary by species, up to:

Dairy/Beef Cattle:	\$5,000
Sheep:	\$3,000
Swine:	\$2,500
Goat:	\$2,000
All other (small):	\$1,000

If student is under age 18, a parent or guardian must be co-applicant. Applications must be submitted sixty days prior to fair date. Subject to credit approval. Late charges may apply. Ask your banker for details.

**Discover the strength of deep roots. Partner with us this fair season and experience the mountain of difference community banking can make.**



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