



Beginning Farmer Program

Have you been told you need a bigger down payment than you can possibly afford? By taking advantage of the Farm Service Agency's "Beginning Farmer Loan Program", your first farm purchase may not be as difficult as you thought. The program also serves as a great resource to help younger family members transition into the family business. Priority funding is available for socially disadvantaged applicants.

What are My Options?

- Down Payment Program – 5% down with 45/50 Joint Financing between FSA and First Financial Bank
- 50/50 Joint Financing between FSA and First Financial Bank

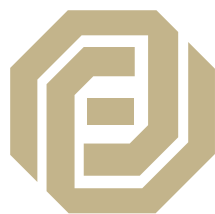
Loan availability subject to borrower meeting eligibility and credit guidelines. Terms subject to change. *FSA guarantee fee may apply.*

Who Qualifies?

A beginning farmer is an individual or entity who:

- Has not operated a farm for more than 10 years;
- Meets the loan eligibility requirements;
- Substantially participates in the operation;
- Does not own a farm greater than 30 percent of the median size farm in the county;
- Must have at least 3 years experience on the business side of a farm.

If the applicant is an entity, all members must be related by either blood or marriage and all must be considered beginning farmers.



FIRST FINANCIAL BANK

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FSA Preferred Lender

