

Beginning Farmer Program

TAKE ADVANTAGE OF FSA'S BEGINNING FARMER LOAN PROGRAM!

- Helps farmers/ranchers in their first 10 years of operation
- Help transition family farms to younger generations.
- Down payment assistance available within guidelines



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.



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Suite 112 | 5111 Commerce Crossings Drive | Louisville, KY 40229

P: 888-398-4119 | F: 502-267-9484



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