

# FSA Guaranteed Loan Program

In every business, there are times when you need a loan to buy some land or make changes to your operation. As farmers and ranchers, you know the added struggle when things don't always go as planned and sometimes weather-related issues result in the need to restructure your debt to improve your cash flow. If either of these situations sound familiar - maybe a Farm Service Agency guaranteed loan is what you need.

As one of the nation's premier originators of FSA guaranteed loans, First Financial Bank Farm and Ranch Division has the knowledge and experience to assist you with your financing needs.



## Who Qualifies?

To qualify for an FSA Guarantee, a loan applicant must:

- Be a citizen of the United States, or a legal resident alien
- Have an acceptable credit history
- Have the legal capacity to incur the debt
- Be unable to obtain the loan without a guarantee
- Not have caused FSA a loss by receiving debt forgiveness on more than 1 occasion
- Not be delinquent on any federal debt
- Have the ability to repay the loan
- Provide sufficient security for the loan
- Owner/Operator

## Features:

- Flexible payment terms
- Fixed and variable rate options
- Amortizations up to 25 years

First Financial Bank is an FSA Preferred Lender. This is the highest status a lender can hold in the FSA Guaranteed Farm Loan Program. This status is awarded to experienced lenders who have demonstrated expertise in agricultural lending and the FSA Guaranteed Farm Loan Program. Utilizing a Preferred Lender for your loan means a faster loan approval! Put our experience and resources to work for you!

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



**FIRST  
FINANCIAL  
BANK**

Farm and Ranch Division

**In the Business of YOU.**

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