



AGAMERICA  
LENDING

# TOP 10 REASONS YOU SHOULD APPLY FOR OUR UNIQUE

★ ★ ★ 10-YEAR LINE OF CREDIT

01.



## NO MANDATORY PAY-DOWNS OR REST PERIODS

Two hassles you won't find with AgAmerica's 10-year line of credit. What you will find is the flexibility to run your agribusiness however is best for you. For instance, you can sell your crops at your convenience, not when your bank or lender mandates you pay-down or "rest" your line of credit.

02.



## NO MANDATORY STANDARD ANNUAL PAPERWORK RENEWALS

Ten years with no renewal paperwork is unheard of with other ag lenders. But with our 10-year line of credit you qualify once, and then you're set for the next ten years. Instead of focusing on gathering qualifying paperwork every 12 months, you're free to focus on what you do best: working the land.

03.



## FUNDS CAN BE USED FOR ANY BUSINESS PURPOSE

You - not your lender - decide how to use your money. From land purchases and capital improvements to operating expenses and livestock, use your funds for any business purpose you deem necessary.

04.



## INTEREST-ONLY PAYMENTS

Our 10-year line of credit offers interest-only payments and 25-year amortizations to lower your payments.

“The greatest aspect of this loan package is not having to refinance for 25 years.”

05.



## UNLIMITED CASH DRAWS

Unlike other lenders, we don't limit your cash draws. You can get the money you need, as often as your agribusiness needs it. Whether you want to expand your operation, buy more land, or purchase equipment, our 10-year line of credit will let you do it all.

06.



## QUICK ACCESS TO CASH

Cash draws arrive in a timely manner.

“I have drawn from the line of credit and the funds arrived timely and without a glitch.”

07.



## NO PREPAYMENT PENALTIES

We don't believe any borrower should be penalized for paying a loan off early.

“This year, I've been using the line of credit to buy cattle for my operation. And with no annual paperwork renewals, and no prepayment penalties - I'm sure I will appreciate it even more in the years to come.”

08.



## MAKE IT A TWO-PACK

We're happy to customize a loan package to suit your needs, combining our 10-year line of credit with a term loan for a low, blended rate.

“The term loan we received combined with the 10-year line of credit was unique to AgAmerica - not offered by other lenders we spoke with.”

09.



## OPTION TO CONVERT THE LINE OF CREDIT TO A TERM LOAN

We're all about flexibility and customization, and we're proud to offer you financing to fit your needs. Whether you're raising vegetables in California, cattle in Texas, or berries in Florida, your agribusiness can benefit from our unique 10-year line of credit.

10.



## ONE DEDICATED TEAM TO WORK WITH

Over the lifetime of our 10-year line of credit, you'll only need to work with one team. We're here from start to finish, even after closing.

“All of the AgAmerica staff involved, from the loan origination team to the closing team, had one thing in mind: ensuring I was pleased and that the process was stress-free for me...AgAmerica does a great job procuring the loan and servicing it after the closing.”

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