



believes in the
Future of Farming

and is demonstrating the cooperative's commitment to
Helping the Next Generation of Farm Families Succeed
by launching the **FreshRoots** initiative.



Learn more
and begin growing
FreshRoots today!

We shaped a **FreshRoots** program tailored
specifically for young and beginning farmers.

This program provides lending assistance and
learning incentives to farmers up to age 40 or in
their first 10 years of farming.

FreshRoots equips today's newest farmers for
a healthy start in their farming careers, in turn
helping rural communities and agriculture thrive
today and tomorrow.

VISIT
www.farmcreditIL.com/freshroots

EMAIL
info@farmcreditIL.com

CALL
217.590.2200

the Next Generation of
Helping ^ Farm Families Succeed



Lending Assistance

Farmers up to age 40 or in their first 10 years of farming are eligible for **FreshRoots** lending assistance.

Each young and beginning farming entity can receive loan pricing discounts for five years on up to

\$1 million FARM REAL ESTATE LOANS

AND

\$500,000 OPERATING LOANS



Learning Incentives

Current member-borrowers up to age 40 or in their first 10 years of farming are eligible for \$2,000 in workshop vouchers. **FreshRoots** vouchers are earned by attending three FCI workshops within two years.

\$2,000 = **\$1,000** + **2 (\$500)**
FARM FINANCIAL ANALYSIS FARM CREDIT COLLEGE OR FIELDING FORWARD

Young and beginning farmers with an FCI loan for at least three years can apply to the

\$5,000 DIRECTORS CUP AWARDS PROGRAM

which annually recognizes farmers who demonstrate personal growth and professional development.



DISCOUNTED
INTEREST
RATES



RELAXED
LENDING
STANDARDS



SUBSIDIZED
FSA GUARANTEE
FEES



FreshRoots
VOUCHERS



DIRECTORS CUP
AWARDS PROGRAM



PROFESSIONAL
DEVELOPMENT &
PERSONAL GROWTH