



believes in the
Future of Farming

and demonstrates the cooperative's commitment to
Helping the Next Generation of Farm Families Succeed
through **FreshRoots**.



FreshRoots 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,
helping rural communities and agriculture
thrive today and tomorrow.

Learn more
and grow
FreshRoots today!

For additional information, required document templates,
and to sign up for a learning program:

www.farmcreditIL.com/freshroots

EMAIL

info@farmcreditIL.com

CALL

217.590.2200

the Next Generation of
Helping ^ Farm Families Succeed



Lending Assistance

Eligible farming entities may attain loan pricing discounts for the first five years for each loan, with maximum total discounted loan limits of:

\$1 million FARM REAL ESTATE LOANS

AND

\$500,000 OPERATING LINE OF CREDIT

Program Eligibility

Lending assistance available to full or part-time farmers meeting one of the following on the date of application:

40 YEARS OF AGE OR YOUNGER **AND/OR** **10** YEARS OR LESS OF FARMING

Participants must provide:

- Fiscal year-end balance sheet annually during the five-year discount period
- Updated cash flow statement with each loan application or renewal
- Current business plan with each loan application or renewal



Learning Incentives

Learning programs provide educational and networking opportunities. Current member-borrowers up to age 40 or in their first 10 years of farming on the dates they attend their first learning program can earn up to \$2,000 in **FreshRoots** vouchers by attending three FCI workshops within two years.

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

Directors Cup

FCI celebrates young and beginning farmers committed to continuous learning and intentional living for a brighter future for their farm family business and community with the Directors Cup Award.

As of January 1 of the application year, applicants must be up to age 40 or in their first 10 years of farming and have had an FCI loan for at least three years. Recipients will be selected annually by a panel of industry representatives and an FCI board member.

\$5,000 CASH AWARD



DISCOUNTED
INTEREST
RATES



RELAXED
LENDING
STANDARDS



SUBSIDIZED
FSA GUARANTEE
FEES



PREFERRED
FSA LENDER



FreshRoots
VOUCHERS



DIRECTORS CUP
AWARDS



PROFESSIONAL
DEVELOPMENT &
PERSONAL GROWTH