

FARMERMAC

APPROVED  
LENDER FOR  
AGRIBUSINESS

*Maximize Profits,  
Minimize Risk.*



VALLEY REPUBLIC BANK.

Local. Responsive. Reliable.

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## BENEFITS OF THE FARMER MAC PROGRAM AT VALLEY REPUBLIC BANK

Your relationship officer will be available to guide you through the many benefits, including the historically low rates of the Farmer Mac program.

Farmer Mac loans have a conversion feature and no pre-payment penalties.

In addition to servicing and maintaining your loan locally, you'll find our rates competitive, enjoy quick response and personalized service.

We're here to help you decide if Farmer Mac is right for your business. Ask the Agribusiness specialists at Valley Republic Bank for a schedule of current rates.



Valley Republic Bank was founded in early 2009 by a group of local professionals who believed our community wanted a better banking experience... a relationship with a trusted partner.

In embracing our purpose, vision and values, we are focused to serve you as a team. Our commitment to providing uncommon service creates exceptional value for those we touch.

**FARMERMAC**  
*Financing Rural America*

Complete Farmer Mac Loan program details available upon request.



Stock Symbol  
**(VLLX)**

**Farmer Mac** is a Flexible Agricultural Real Estate program offered by Valley Republic Bank. It is available to full or part-time Farmers, Ranchers, Investors & Ag Related Businesses in need of Ag purpose funding, such as:

- ❖ Purchases
- ❖ Refinances
- ❖ Permanent Planting Development
- ❖ Facility Construction & Improvement
- ❖ Cultural & Operating Needs
- ❖ Equipment Purchases

#### **Who is Farmer Mac**

Established in 1987, Farmer Mac is a stockholder-owned, government sponsored enterprise or “GSE”. It was created to give farmers & ranchers access to capital through community banks. Farmer Mac funds through sale of bonds backed by Ag Mortgages. The government involvement is limited to oversight, only.

#### **Valley Republic Bank’s Role**

VRB’s Ag Department is an Originator/Service for Farmer Mac. We will underwrite, document and close your loan for Farmer Mac. After closing, VRB will be your primary contact for the life of the loan.

## LONG TERM AG MORTGAGES

### **Summary of Benefits:**

- ❖ Fixed or Adjustable Rates
- ❖ Term Loans are secured by a 1st Mortgage on Ag related Real Estate
- ❖ Loan up to 70% of the value of the collateral
- ❖ Monthly, semi-annual and annual payment programs available
- ❖ Maturities & Amortizations up to 30 years
- ❖ No Prepayment Penalties
- ❖ Rates are convertible to Fixed or Adjustable during life of the loan

## AG EQUITY LINES OF CREDIT

### **Summary of Benefits:**

- ❖ Revolving Line of Credit Loans secured by a 1st Mortgage on Ag Related Real Estate
- ❖ Draw periods of 5 or 10 years then converting to a term loan with up to 25-year amortizations
- ❖ Semi-annual interest payments due January 1st & July 1st during draw period
- ❖ Convertible to Fixed or Adjustable Rates during or after draw period
- ❖ Unlimited number of draws and repayments during draw period
- ❖ No Annual Fee or minimum uses