



Youth Loans for 4-H and FFA Livestock Projects

We believe the youth are extremely important to the future of our farming communities, which is why we've designed a loan program to help finance income-producing, agriculture-related 4-H and FFA livestock projects.¹

Loans can be used by students for the purchase of livestock, feed, supplies, shelter, and other miscellaneous out-of-pocket expenses directly related to the project.

INVESTING IN AGRICULTURE'S FUTURE

For more information or to apply,
visit your local F&M Bank branch.

Youth Loan Program Terms and Conditions:

- Be an eligible borrower (4-H or FFA member) with an eligible loan request
- Conduct an income-producing agricultural project
- Minimum loan amount is \$100
- Maximum loan amount is \$2,500
- No loan fee
- No interest charge – 0% APR²

¹ If student is under age 18, a parent or guardian must be co-applicant. ² APR=annual percentage rate. 4-H or FFA loans are available to students participating in a 4-H or FFA livestock project. No interest charged, principal due at maturity. For example, a \$750 loan amount would require one principal payment of \$750 due at maturity. Late charges will apply if paid off more than 10 days after maturity date. This offer is effective as of 3/25/16 and is subject to credit approval. Offer subject to change anytime without notice. Ask about the current loan interest rate, terms, and conditions.

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