



# BTC BANK

Community Minded... Just Like You.



## EMPOWERING YOUNG ENTREPRENEURS

DO YOU NEED HELP FUNDING YOUR PROJECT?  
APPLY FOR A FFA SAE OR 4-H PROJECT LOAN

### HOW TO APPLY

- Select your FFA or 4-H project
- Get approval from FFA Advisor or 4-H Leader
- Make an appointment with your local BTC Ag lender
- Start building your future today



Contact one of  
our expert lenders



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## LOAN TERMS

BTC Bank SAE/4-H Loan Products

### Loan amounts up to \$5,000

- Requires advisor's approval of project.
- The student is the sole borrower.
- Interest rate is 1.0% for year 1, 2.0% for year 2, and 3.0% for year 3.

### Loan amounts over \$5,000

- Requires advisor's approval of project.
- Requires legal aged co-borrower.
- Interest rate is 3.0% for 1 year, then annually adjusting to Prime.

*Loans will be one year in maturity.*

Loan funds may only be used to pay expenses associated with the approved project. Examples include:

- Purchase livestock, seed, feed, equipment and supplies.
- Purchase or repair needed tools and equipment.
- Rent property or equipment.
- Loan funds may not be used for any expenses not directly related to the project.

Loan funds should help produce sufficient income to repay the original loan amount plus accrued interest in full.

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