





Program Requirements:

- Market animals to be shown at county, district or state fairs
- Loan limits:
  $1000 min. / $3000 max. - market steer
  $500 min. / $1000 max. - market lamb/hog
- At least 50% proceeds used to purchase animal or equipment
- Loan term will not exceed one year
- Qualified co-borrower with minor

Educational Benefits:

- Learning to establish and maintain good credit
- How to complete a credit application
- Money management skills and loan repayment considerations
- Creating a budget and keeping good records

YOUTH AG LOAN PROGRAM

4-H or FFA members ages 8-18

The program requires that there must be a project advisor. This could be a 4-H club leader, youth specialist or FFA advisor. The advisor's responsibility includes planning the project, tracking recordkeeping, and answering questions as the project progresses.

A parent or legal guardian must be a primary co-borrower. With their signature as co-borrowers, they support the decision to secure the loan and agree to help repay the loan as needed. The primary responsibility for project repayment is of the youth.

Connect with:
Jase Glendenning (417) 228-9811
Vice President – Lending
jglendenning@heritagebankozarks.com

HERITAGE BANK of the Ozarks

NEIGHBORS **SERVING** NEIGHBORS

YOUTH AG LOAN PROGRAM MARKET

NMLS 403123 Member FDIC

YOUTH AG LOAN PROGRAM APPLICATION

Full Name _____ Birth Date _____

Address _____
street *city* *state* *zip*

Phone _____ Email _____

Amount of Loan Requested _____ Youth Organization _____

Repayment Plan _____

_____

Share about your project and what kind of work & expense is involved?
List all project expenses for which the loan will be used. What profit is expected after loan is paid? List any contributions parents or others are willing to make to project.

_____

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_____

How will this loan help you further the success of your project?

_____

_____

_____

_____
Youth Signature

_____
Co-Borrower

_____
Youth Leader/Advisor Signature

_____
Title

_____
Phone

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