

LENDING

A **LOAN** is never just a **LOAN**. Find financing that's **TAILORED** to your specific **NEEDS** with the **HELP** of locally-based **EXPERTS** who understand **YOU**.

SMALL BUSINESS LOANS

SOLAR LOANS

- Loan amount up to \$100,000
- Flexible financing options
- Terms and structures for cash flow, business, tax, and accounting needs

BUSINESS LINE OF CREDIT & TERM LOANS

- Competitive rates
- Multiple payment options
- Flexible payment terms
- Loan advances deposited directly into your Legence Bank checking account
- Flexible collateral requirements
- Timely approval process

PERSONAL LOANS

HOME PURCHASE OR REFINANCE

- Competitive rates for purchase or refinance
- Loan secured by real estate property
- Specialized lending programs to meet your needs:
 - Fixed Rate Mortgages
 - Construction Loans
- Get pre-approved for a quicker turnaround
- Local decision-making and processing
- Locally-based lenders with experience in the local real estate market
- Customer-first service from start to finish

AUTO & RECREATIONAL VEHICLES

- Competitive rates
- Convenient payment options

PERSONAL LOANS SECURED & UNSECURED

Secured

- Wide range of personal needs, including new vehicle and home improvements
- Competitive rates with collateral backing

Unsecured

- Competitive rates for consumer loans
- For a variety of needs - debt consolidation, vacation, or home improvement

**APPLY
ONLINE!**

TURN OVER FOR ADDITIONAL
LOAN PRODUCTS



(800) 360-8044 • LEGENCEBANK.COM



Member
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AGRICULTURAL LOANS

AGRICULTURAL REAL ESTATE LOANS

- Purchase Ag real estate
- Restructure or refinance existing debt
- Flexible repayment and collateral terms
- Flexible repayment terms
- Local expertise – trusted financial advisors with farming experience
- Farmer Mac approved lender

BEGINNING FARMER LOANS (FSA)

- Flexible financing options
- Purchase Ag real estate
- Quick, local decision making and processing

EQUIPMENT & LIVESTOCK LOANS / LEASES

- Competitive rates to purchase or refinance a wide range of equipment and machinery needs (farm equipment, machine sheds, irrigation systems and more)
- Convenient payment options
- Terms structured to help your operation's cash flow

OPERATING LINE OF CREDIT

- Competitive rates for ongoing or seasonal needs, ranging from crop input expenses to working capital
- Revolving and non-revolving terms available
- Flexible collateral requirements

FSA GUARANTEED LOANS

- FSA Preferred Lender
- Flexible financing with variable and fixed rate options
- Revolving lines of credit
- Equipment and livestock
- Farm real estate loans

ITEMS NEEDED TO PROCESS LOAN APPLICATION



PERSONAL LOANS

- Valid Driver's License
- Paystubs - Most recent month



HOME LOANS

- Paystubs - Most recent two months
- W2s - Most recent two years
- Tax Returns - Most recent two years
- Bank Statements - Most recent two months
- Homeowners Insurance - Provide copies



COMMERCIAL & AGRICULTURAL LOANS

- Current Financial Statement (SIGNED and DATED within 60 days of application submission) and two most recent annual financial statements
- All comparable schedules must be completed
- Complete Federal Income Tax Returns for the last three years (if most recent tax returns are not yet filed, provide income and expenses to be filed)
- Income and expense projections for the upcoming year
- Machinery and equipment list (Agricultural Loans only)
- Debt Schedule



Legence[®]
Bank

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