

MISSOURI
LINKED DEPOSIT
Loans to Develop Our Future

Program Summary

PROGRAM	MAJOR QUALIFICATIONS	\$ LIMIT PER BORROWER	MAX. TERM
AGRICULTURE (\$330 MILLION) FARMING OPERATIONS	<ul style="list-style-type: none"> ✓ Must have fewer than 10 employees ✓ Borrower must be headquartered and operating in Missouri ✓ For operating expenses, purchase or expansion of buildings, but not land ✓ Projected farm income > non-farm income <p style="text-align: center;">*****</p>	\$369,000*	5 yrs
BEGINNING FARMER	<ul style="list-style-type: none"> ✓ Funds can be used for property purchase ✓ In previous 5 years has not owned acreage in excess of 50% of the average size of a farm in the county they are farming in or own farmland with an appraised value over \$450,000 ✓ Projected farm income > non-farm income <p style="text-align: center;">*****</p>	\$640,000 if it includes purchase of land*, or \$369,000 if it does not*	5 yrs
LIVESTOCK OPERATIONS	<p>Must meet MASBDA requirements for the guaranteed program and be:</p> <ul style="list-style-type: none"> ✓ Headquartered in Missouri ✓ Maintains operations and business in Missouri <p>NOTE: The non-guaranteed Livestock Operation program has been discontinued</p> <p style="text-align: center;">*****</p>	\$250,000 (set by law)	10 yrs
AGRIBUSINESS	<p>Must meet MASBDA requirements for the guaranteed program and be:</p> <ul style="list-style-type: none"> ✓ Is headquartered in Missouri ✓ Maintains operations and business in Missouri <p>NOTE: The non-guaranteed Agribusiness program has been discontinued</p> <p style="text-align: center;">*****</p>	\$250,000 (set by law)	10 yrs
FACILITY BORROWERS	<ul style="list-style-type: none"> ✓ Must produce a good derived from an agricultural commodity or be a renewable fuel production facility ✓ Must meet MASBDA qualification criteria ✓ Deposit cannot exceed 70% of total cost of facility. For a refinancing, cannot exceed 90% of fair market value of facility ✓ Loan may be syndicated among third parties ✓ Must be partnership, corp. or LLC organized in Missouri and own or operate facility in Missouri ✓ Entity must hold a majority of the governance or voting rights of entity and control hiring and firing of management 	\$70,000,000 (set by law)	15 yrs (5 yrs + up to two 5-yr extensions)
SMALL BUSINESS (\$110 MILLION)	<ul style="list-style-type: none"> ✓ Borrower must be headquartered and operating in Missouri ✓ Must have less than 100 full time employees ✓ Funds can be used to refinance existing qualifying loan 	\$250,000*	5 yrs

*The limits indicated for Beginning Farmer, Farm Operations and Small Business represent "soft caps" only. Applications may be approved for higher than this limit if it is shown that the application will fund a project with a compelling economic impact or need.

