## **Ready to get started?**

Let Atomic pair you with the product that works best for you and the cash flow of your operation!

#### Online

- Go to www.atomiccu.com
- Select 'Loans'
- Select 'Ag Lending'
- Click 'Apply Now' You can also view interest rates, calculators and checklists!

#### Phone

Call 800.652.2328 to speak to an Ag Lending professional today!

#### Visit a Branch

Stop in any of our convenient branch locations to speak to an Ag Lending professional and get all of your questions answered!











# **GET IN TOUCH** WITH US



www.atomiccu.com



(800) 652.2328



Visit <u>a Branch</u>

## **Atomic Credit Union**

Agribusiness

#### **Agribusiness Loans**

- Purchase or Refinance
  - Farm real estate
  - Farm equipment
- Livestock
- Crops
- Timber
- Detached structures
  - Pole barns
  - Greenhouses
  - Silos
  - Grain bins



#### **Lines of Credit**

- Flexible operating loan
- Easy to use
- Online access
- 12 month term
- Variable rates
- Annual renewal
- Line must revolve
- Tailored payment schedules
- Unlimited draws and repayments
- Debit Cards and Checks available

#### **Barnyard Buckaroo**

- Fair livestock projects
- 1% annual percentage rate
- Loan amount up to \$2,500
- For ages 10-18
- Build your credit with Atomic





## **Best in the Field**

- Local decision making
- Competitive interest rates
- In-house underwriting
- Flexible repayment terms
  - Annual
  - Semi-annual
  - Quarterly
  - Monthly
- Checking and savings
- Online and mobile banking
- Debit and credit cards

## **Items Needed**

- Completed Agribusiness application
- Personal financial statement
- Personal tax returns (previous 3 years)
- Current paystub(s)
- Business financial statement
- Business tax returns (previous 3 years)
- Income and expenses (year-to-date)
- Business plan (if applicable)