



# Grow your Lending Portfolio With a Reliable Capital Source

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*Expanding lending capacity to ag borrowers and mitigating your risk*





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## The innovative state of agriculture

As economic pressures continue to mount, the agricultural industry is turning to innovation to improve efficiency and financial resilience. Artificial intelligence, smart technologies and diversified income streams are creating new opportunities for ag producers. Whether managing live-stock or optimizing crop production, the demand for financing this innovation in agriculture has never been greater.

### TOP CHALLENGES FOR LENDERS

Forward-thinking lenders recognize that the needs and expectations of farmers are evolving. These changes present unique challenges for independent community banks:

- Flexible loan structures that align with the cyclical nature of farm income
- Digital lending solutions that provide fast approvals and quick access to capital
- Expanded financing options to support producer's growth and sustainability

It's a tough ask for lenders to offer quick-turnaround loans and expanded lending without taking on more risk.

### EXPANDING YOUR LENDING PORTFOLIO WHILE MANAGING RISK

Lenders are under increasing pressure to offer fast, flexible financing solutions while maintaining financial stability. But expanding lending capabilities doesn't have to mean taking on more risk. By partnering with a secondary market financing service, you can increase your loan capacity, reduce exposure to market volatility and preserve liquidity – ensuring you remain a trusted financial partner for your agricultural clients.

### SERVICE & EXPERTISE: THE FOUNDATIONS OF AG LENDING

Partnering with a secondary market provider allows you to strengthen what already sets you apart. Your personalized service and deep market expertise make you a sought-after lender in your region. By leveraging strategic partnerships, you can expand your offerings while maintaining the same high level of service that has built your reputation – positioning yourself as the go-to lender for ag producers.

# Solutions: Secondary market financing

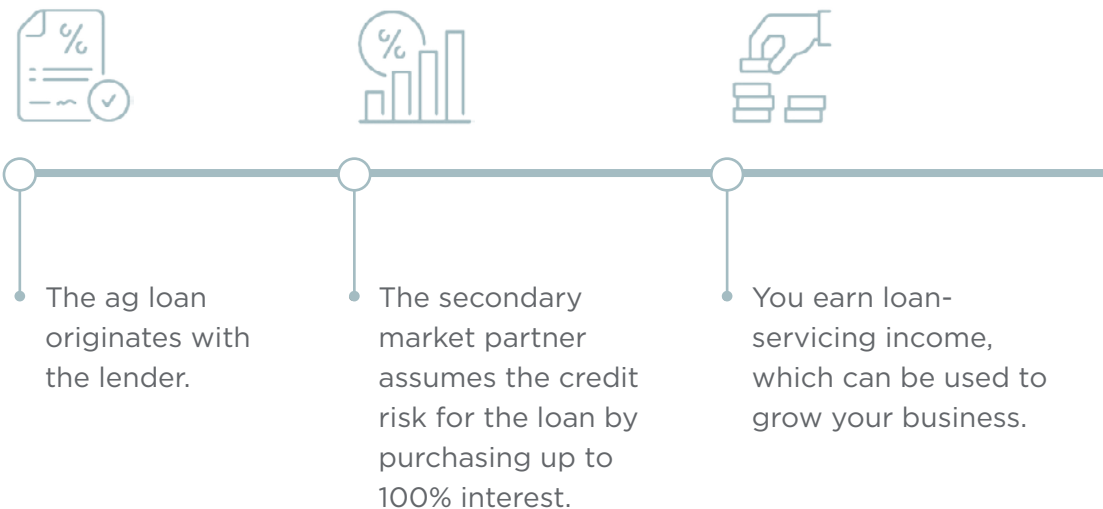
## WHAT IS SECONDARY MARKET FINANCING?

A secondary market financing partner gives your lending business the ability to expand your lending capacity while also reducing risk.

The secondary market offers multiple solutions geared for agricultural lenders. With the right partner, secondary market financing can be a game changer for your lending organization and your ag clients.

You'll be better equipped to meet the demands of the constantly evolving agricultural market.

## SECONDARY MARKET FINANCING: HOW IT WORKS



The secondary market offers multiple solutions geared for agricultural lenders. With the right partner, secondary market financing can be a game changer for your lending organization and your ag clients. You'll be better equipped to meet the demands of the constantly evolving agricultural market.

### LENDER BENEFITS OF SECONDARY MARKET FINANCING:

- More capacity
- Less risk
- Market more competitive products

### AG BORROWER BENEFITS:

- Longer fixed-rate terms
- More interest rate options
- Access to higher lending capacity
- Multiple loan terms and amortization for up to 30 years

## When should lenders enter the secondary market?

Lenders play an important role in supporting farmers, ranchers and growers in their local ag economy.

Since 1990, the number of lenders issuing farm loans has decreased. Yet the value of their lending power is booming, and so is their share of the farm loan market.

*The role of lenders is more critical than ever.*

### 1990

- 4,100 farm loans by all banks
- ~\$50 billion in farm loans by all banks
- ~\$10 billion in farm loans by farm banks

### 2023

- 1,442 farm banks
- \$199 billion in farm loans by all banks
- \$110 billion in farm loans by farm banks

Source: [ABA 2023 Farm Bank Performance Report](#)





## **FILLING THE ROLE IN AN EVOLVING MARKET**

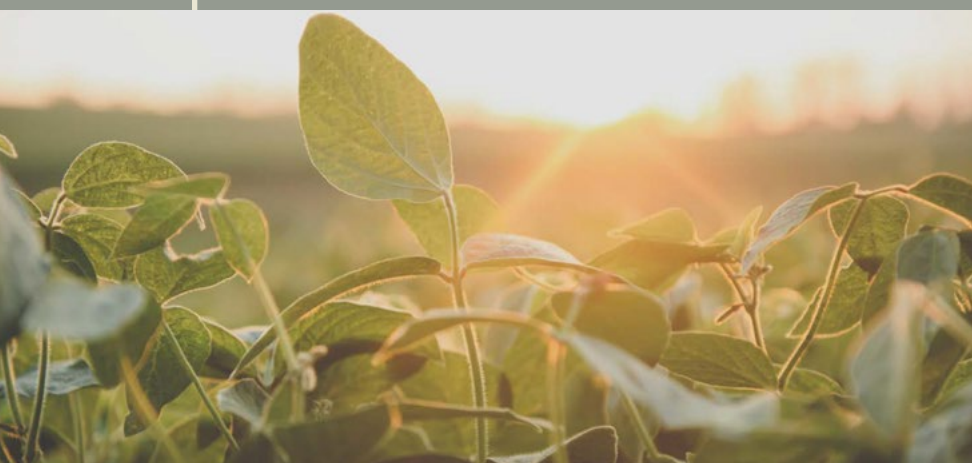
Agriculture has proven to be a volatile industry and with that, ag lending trails those cycles. That's just reality in the face of shifting market forces and conditions, including commodity prices, production levels, weather events, widespread viruses and other headwinds that are beyond the producer's control.

To hedge against losses, lenders have followed best practices in credit and underwriting. They also rely on their staff of lenders who come in the door with knowledge of regional agricultural practices and trends, to provide expert guidance through the lending process.

Conservative banking practices can be a double-edged sword in a time of growth. On one hand, lenders have deep roots in their communities. The median farm bank is 112 years old, according to the ABA. These lenders have the background and understanding to provide expert guidance that producers and growers have come to rely on.

Ag borrowers may lack access to the lending products they seek. Long-term fixed-rate loans are attractive to producers operating on tight margins. However, such offerings present risk to lenders.

Lenders that find themselves in that position make great candidates for secondary market financing options.



## Create the conditions for growth with Agri-Access

### **WE'LL GROW YOUR LENDING PORTFOLIO**

- Increase lending capacity
- Offer longer terms, competitive rate options
- Decrease your exposure
- Result: Grow new ag business

### **YOU REMAIN THE LENDER OF RECORD:**

- Maintain borrower relationship
- Broaden offerings with ag-tech, appraisal and leasing solutions

*Result: Increased borrower loyalty*



## Partnering With Agri-Access

Your partnership with Agri-Access goes beyond the transactional. Our services and products are designed to empower you with an array of agricultural resources and cutting-edge tools. Here's how we enhance your capacity to expand your value to ag producers.

### *Why Agri-Access?*

#### **EXTENDED LENDING CAPACITY**

Farm and ranch real estate loans for bare land and highly finished properties, \$100,000-\$100 million per transaction.

#### **SCORECARD**

Online application and quick underwriting decisions for loans up to \$4 million in 48 hours or less.

#### **MAINTAIN CUSTOMER RELATIONSHIPS**

From start to finish, your lending organization remains the lender of record, and owns and services the loans.

#### **APPRAISAL SERVICES**

Tap our appraiser network with offices across the U.S. with specialties in farm and ranch land, dairies, livestock facilities, wineries, vineyards and orchards.

#### **NICHE LENDING**

Ag expertise and assistance with complex, high-value transactions, including financial, property and legal analyses, business plan review and negotiation.



#### **LEASING**

End-of-agreement buyout option provides borrowers flexibility and cash management control.

#### **LIQUIDITY PROTECTION**

Preserve lending capital with the flexibility to repurchase the purchase interest.

#### **REDUCED LOAN RISK**

Extended terms, up to 30-year amortization.

#### **LAND DEVELOPMENT LOANS**

Comprehensive business and land analysis for permanent planting financing.

#### **NEW COMMODITIES**

Resources and analysis to help establish emerging markets in your region.

#### **EASY-TO-USE TOOLS**

The Lender Portal simplifies administration, processing and tracking loans, with 24/7 encrypted access

## The Lender Portal: Smooth onboarding, streamlined lending

The Lender Portal is your single source for all loans and leases in partnership with Agri-Access, from start to finish. When you start your partnership with Agri-Access, your team can get started with a smooth onboarding process. Our easy-to-follow system takes the guesswork out of coordinating and administering participation loans, saving days in the lending process.

### **ADMINISTER APPLICATIONS**

Complete every step of the loan process, including submitting appraisal and title work, locking in loan rate, and submitting the final funding request form in one place.

### **MANAGE ACTIVE LOANS**

Retrieve status updates and loan details for active loans.

### **ACCESS TO TRAINING AND SUPPORT**

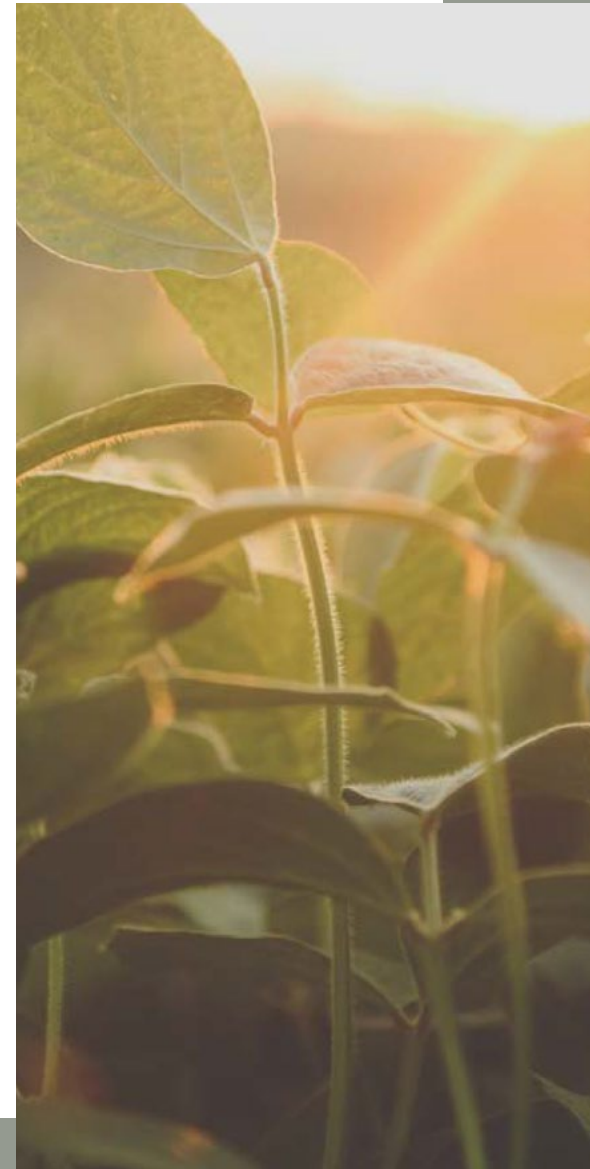
Our easy-to-follow training will get your team onboarded quickly, with refreshers and new-employee sessions scheduled as needed. We're also ready to answer questions.

### **RESOURCES AND CHECKLISTS**

Looking for something? The Knowledge Base is a repository of helpful articles and resources, including sample applications, document checklists and product information for farm and ranch real estate transactions. It also has search engine capabilities so you can quickly find what you need.

### **ENCRYPTED AND SECURE**

We follow best practices in cybersecurity and continuously monitor the Lender Portal, so we can quickly identify and eliminate vulnerabilities.



# Participation Lending: A step-by-step guide

How does the participation loan process work when you partner with Agri-Access?

We designed participation lending to be simple, streamlined and straightforward, so your team doesn't get bogged down with confusion and manually intensive processes. All the loan details live in one place.

Simply complete the loan application in the Lender Portal following these seven steps.



**Step 1:**  
Prepare and  
complete  
the  
application  
package

1



**Step 2:**  
Submit the  
appraisal

2



**Step 3:**  
Submit title  
work

3



**Step 4:**  
Lock your  
rate

4



**Step 5:**  
Prepare loan  
documents  
and review  
closing  
requirements

5



**Step 6:**  
Funding the  
loan

6



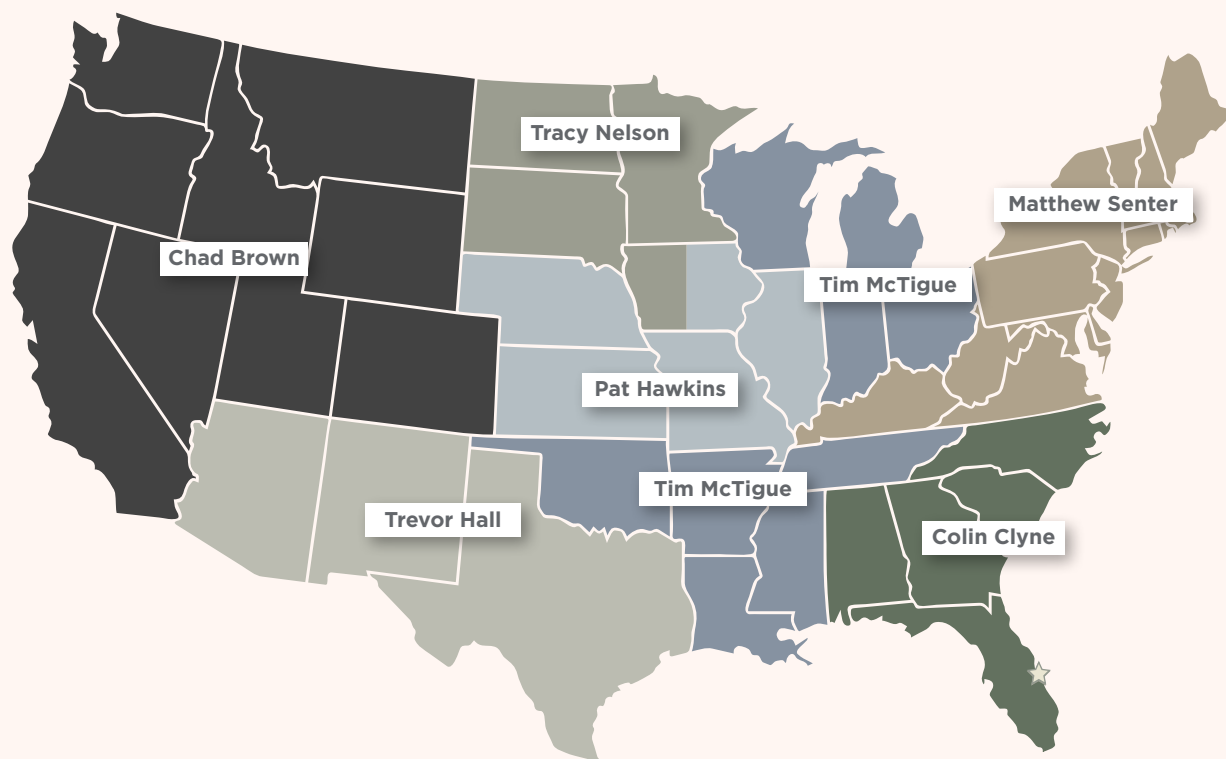
**Step 7:**  
Post-close  
tasks

7








## Let's make it happen!

Set up a meeting with one of our relationship managers today.

## Contact Us



## Relationship Managers

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