

# LOANS & MORTGAGES



**EASTERN  
COLORADO  
BANK**

## AG LOANS

Eastern Colorado Bank offers loans at competitive rates with flexible terms to fit the individual needs of farmers, ranchers, rural homeowners, and agricultural businesses we serve. Loan terms range from 1 year to 30 years customized to fit your individual needs any time of the year.

### Operating Loans and Revolving Lines of Credit

Operating loans for day to day operating needs such as feed, fertilizer, seed, rent, taxes, insurance and family living.

### Livestock Loans

Livestock loans for the purchase, care, and feeding of livestock.

### Equipment Loans

Equipment loans for the purchase or refinancing of farm equipment, irrigation systems and any other equipment.

### Real Estate Loans

Real estate loans for purchase, improvement, or refinancing of debt on farms, ranches, facilities, and agricultural real estate.

## BUSINESS LOANS

We understand that business cycles can create uncertainty of your business cash flow needs. To us, business loans are an investment in your company's potential and a way to help our communities prosper.

### Commercial Real Estate

- Construction financing for commercial or residential development
- Permanent financing
- Investment financing

### Operating Loans and Revolving Lines of Credit

- Fund seasonal changes in inventory and receivables
- Take advantage of vendor discounts
- Meet unexpected cash needs

### Equipment Financing and Term Loans

- Obtain the equipment and assets you need to grow your business
- Maximize your working capital

## HOME LOAN & PERSONAL LOAN PROGRAMS

Our home loan programs offer low down payments and several financing options including fixed rates. If you are looking to refinance your current home, purchase a 2nd home, vacation property, rental property, or need a home construction loan we have a great loan package that will fit your individual needs.

### USDA Rural Housing Loans

USDA rural housing loans offer no down payment home loans to qualified buyers and properties. Income and geographic restrictions may apply.

### Construction Loans

Our financing specialists can provide loan options that fit your budget and home financing goals, freeing you to focus on floor plans and faucet styles. Ask to speak to a Loan Officer to begin your new project today.

### Home Equity Line of Credit (HELOC)

Our HELOC product is perfect for the person wishing to fund intermittent needs or simply have an emergency fund for unexpected expenses. Ask to speak to a Loan Officer today to access the equity in your home.

### Other Personal Financing

Do you need to purchase a home or secure other personal financing? We offer other options that can help with these needs.

*All loans are subject to credit approval.*