For over 40 years First Bank & Trust has been serving the agricultural industry in Southwest Virginia, Northeast Tennessee and adjoining states. Our loan staff has deep roots in farming and understands the special needs farmers have. We offer specialized products and terms that are compatible with seasonal operations.

Products & Services

Credit Lines – We offer lines of credit of all sizes to fund beef, dairy, sheep, poultry and swine operations. We also offer them for fruit/vegetable production, row crop, forage and ornamental needs. A revolving line of credit at a rate of 6% or so can save you a considerable amount of interest compared to a vendor account with a supplier often charging as much as 18%.

Term Loans – Financing to buy brood stock, seed stock, new/used equipment or building a new barn, greenhouse or livestock facility to meet your specific needs. Flexible terms and options for monthly to annual payments can be arranged based on your operations cash flow projections.

Real Estate Loans – Our in-house mortgage product offers competitive variable and fixed rate financing for monthly, quarterly and annual payment plans. Minimal closing costs and your down payment can be as little as 10% or less if we partner with USDA. In-house loans can close within 4 weeks with minimal complications. We also offer FSA Guaranteed and No Down Payment Loans and Farmer Mac Loans. If you have equity in other land we can also make land loans with no money down.

Full Service Banking & Business Services – We are a full service bank to handle all your family, farm and business needs. Our Merchant Services include debit/credit card processing, ACH and payroll. Along with mobile, online banking and everything you need to operate your business.

Roy Settle – Ag Loan Officer 1185 N. State of Franklin Rd – Johnson City, TN Office (423) 282-3850 Cell (423) 433-7116 Email – rsettle@firstbank.com	**No Loan or Origination Fees** **No Early Pay-off Penalties** **No requirement to purchase stock** **All closing costs are for outside services**