

# BREEDER CATTLE FINANCING

## *Rates and Program Information*

*Your Trusted Partner in Livestock Production*



### ABOUT THE BREEDER PROGRAM

Whether you're a young producer starting your first cow herd or an established livestock producer seeking to expand your breeding program, BCK Livestock Financial is proud to offer a Breeder Cattle Financing Program designed to support your growth. This program empowers producers to advance their operations and cow base while maintaining financial and operational stability.

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### THE PROGRAM DETAILS

#### *Your Initial Questions Answered*

- A security deposit of 20% is required (non-pooled)
- Competitive, variable interest rates are available — starting as low as Prime + 1%
- We are able to offer loan terms of up to five years

#### *Further Information and Requirements*

- All cows purchased, along with any calves at side, that are financed through BCK Livestock Financial are required to be branded upon purchase with the approved and provided BCK brand
  - *This is a requirement of financing, and we are unable to make any exceptions*
- Upon sale, all financed cattle must be manifested as follows:
  - *BCK Livestock Financial on account of "Customer's Name"*
- If calves are being retained in the herd, producers may be eligible to access the BCK Financial Feeder Program

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### FEE STRUCTURE

- An Administration fee of \$15/head applies
  - *Administration Fee minimum is \$1,000*
- A Market Rep Fee of \$5.00/head applies to all loans
- Mortality Insurance on the loan can be purchased through Alameda Agencies

*PLEASE NOTE: ALL LIMIT AMOUNTS AND RATES ARE SUBJECT TO CHANGE*

***INVEST - GROW - THRIVE***