

# FEEDER CATTLE FINANCING

## *Rates and Program Information*

*Your Trusted Partner in Livestock Production*



### ABOUT THE FEEDER PROGRAM

The BCK Livestock Financial Feeder Financing Program is tailored to support livestock producers by providing the ability to finance both home-raised calves, as well as cattle purchased through an approved auction market. We are proud to support producers as they set out to progress their operations forward, while maintaining a balance of financial and operational stability.

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### THE PROGRAM DETAILS

#### *Your Initial Questions Answered*

- We offer financing for feeder cattle at 100% of their market value
  - *This includes any fees or expenses that are added on the market invoice*
- A security deposit of 10% is required (non-pooled)
- Competitive, variable interest rates are available — starting as low as Prime + 0.5%
- Feeder loans are due to be paid in full when the financed cattle are sold, or 365 days from the date of purchase - **or whichever comes first**

#### *Further Information and Requirements*

- All feeder cattle 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 feeder calves must be manifested as follows:
  - *BCK Livestock Financial on account of "Customer's Name"*
- Financed cattle can be organized by groups or pens, allowing for separate sale transactions
- Feed advances may be available in select situations, subject to approval
- A 15% deposit is required on all purchased calves weighing less than 350 pounds

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### FEE STRUCTURE

- If the amount of borrowed funds is less than \$500,000:
  - *An Administration Fee of 1% applies, with a minimum charge of \$1,000.*
- If the amount of borrowed funds exceeds \$500,000:
  - *A fee of \$5.00/head will be applied*
- A Market Rep Feed of \$2.50/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**