



Agribusiness Solutions at Work

Arbor Bank has an Agricultural Lending Solution no matter what your financial need. We are never as concerned with the size of your grain operation as we are with the quality of your business. You expect personalized, prompt and quality service. We value long-term relationships with you through the good years and the bad. All of our underwriting, field inspections and service are conducted by bankers with farming experience.

A COMPLETE RANGE OF FINANCING FOR FERTILIZER, CHEMICALS, LABOR, HARVESTING EXPENSES, FUEL AND OTHER COSTS INVOLVED IN GROWING A CROP.

INCORPORATED IN 1865, ARBOR BANK HAS DEEP ROOTS IN THE SOUTHEAST NEBRASKA AND SOUTHWEST IOWA REGION WITH LOCATIONS IN NEBRASKA CITY AND OMAHA, NEBRASKA AND OAKLAND, IOWA.

THE LATEST IN ELECTRONIC BANKING TECHNOLOGY.

Arbor Cash Flow Lines of Credit

Cropping operations all have one thing in common. They have seasonal financing needs to produce a crop that will not be harvested until sometime in the future with sales even farther in the future. The Arbor Operating Line of Credit is the ultimate in flexibility and can be tailored to your expected uses and sources of repayment. These Lines of Credit are established annually and allow you to borrow and repay as your needs dictate within the credit line established. The Arbor Cash Flow Line of Credit often allows you to save money because you borrow only as you need funds and repay as soon as sales develop.

Arbor Single Payment Crop Input Financing

Many crop operations do not require the flexibility of the Cash Flow Line. Some farm managers prefer to manage their finances using direct Single Payment Crop Input Financing. Many times unexpected expenses, such as equipment breakdowns, trigger an immediate need. This product is available to our customers throughout the growing season as special needs arise. Crop Input loans typically mature at an appropriate time after harvest depending on your marketing plan.

Inventory Marketing Line

An Inventory Marketing Line of Credit is typically used to allow for orderly marketing of harvested crops. In modern agriculture, commodities are delivered and sold throughout the year. In most cases, the farmer is already borrowing for the current year's crop while he is still marketing his previous year's



crop. In an effort to provide an easy method to account for each year's expenses and income we offer an Inventory Marketing Line. These lines are generally tailored to your marketing plan with repayment expected as old crop is sold.

Machinery and Equipment Loans

Arbor Bank offers many options in financing machinery and equipment. Terms can be tailored to the equipment purchased based on the type of equipment, its age, and useful life. Generally M & E financing will be for a period of 3 to 7 years with annual or semi-annual payments coming due during times of peak cash flows. Rates can be fixed or variable.

Facility and Improvement Loans

The modern cash grain operation often has a need to upgrade facilities in order to remain at peak efficiency. Facility and Improvement Loans are commonly used to build grain handling and storage facilities; build or remodel machine sheds or add a repair shop or office. These types of loans are commonly tailored to the need and cash flow of the customer. The terms generally include fixed or variable rates and repayment terms up to ten years.

Ag Real Estate Loans

Arbor Bank provides Ag Real Estate Loans with affordable repayment terms. Recent price escalations have placed a premium on tailoring terms to finance the purchase of farm ground. Each situation is unique. We take pride in knowing the market and the business in order to provide alternatives that will allow you to reach your objectives.