



Agribusiness Solutions at Work

Arbor Bank has an Livestock Lending Solution no matter what kind of loan or line of credit. We are never as concerned with the size of your cattle or swine 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 livestock experience.

A COMPLETE RANGE OF FINANCING FOR CATTLE PURCHASES, CUSTOMER FINANCING, FEED, CATTLE CARE, EXPANSION OF CURRENT OPERATIONS.

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.

Cattle Loans

Livestock loans are used to finance the purchase and/or feeding of market or breeding cattle. Repayment terms vary. Loans for feeder cattle come due near the expected marketing date while loans for breeding livestock are due annually based upon the species and age of the cattle being purchased.

- **Cow/Calf Loans.** Cow/Calf loans for cattle purchases are generally structured on annual payments with payment dates to coincide with expected calf sales dates. Annual renewable lines of credit are also available to cover seasonal borrowing needs for ranch related operating expenses. Annual lines of credit are normally governed by periodic Borrowing Base Certificates. Margin requirements are typically 25 percent and can be met with cash down payment, cattle already owned or other types of collateral.



- **Stocker/Feeder.** Stocker/Feeder loans can either be structured on individual notes to cover specific programs, or an annual renewable line of credit can be established. Revolving lines of credit are normally governed by periodic Borrowing Base Certificates. Margin requirements are typically 25 percent and can be met with a cash down payment, cattle already owned or other types of collateral.

- **Feedlot Cattle.** Feedlot cattle loans can either be structured to cover a specific program or an annual renewable line of credit can be established. Revolving lines of credit are normally governed by periodic Borrowing Base Certificates. Margin requirements are typically 25 percent and can be met with a cash down payment, cattle already owned, or other types of collateral.

For programs where a specific number of cattle are to be purchased and fed to finish in a commercial feedlot, we offer the Feedlot Cattle Finance Program. This program offers a low per head margin requirement and can be used to finance cattle from pasture programs all the way through the feedlot phase.

Swine Operations

Arbor Bank provides financing alternatives for all kinds of hog operations. Various kinds of loans are utilized in Farrow to Finish operations, Farrow to Feeder Pig/Isowean operations or Feeder to Finish operations.

- **Breeding Stock Loans.** Arbor Bank provides financing for start ups, repopulations, or replacement of breeding stock. These animals are generally financed with term loans based on the productive life of the animals purchased.

- **Feeder Pig Loans.** In an ongoing feeder pig to slaughter operation a revolving line of credit is provided to allow flexibility during the term of the commitment. The customer is able to borrow for feeder pig purchases and repay the loan with sales of fat hogs as they occur. The line of credit is generally large enough to allow for normal operating expenses, feed and maintenance. When feeders are "all in, all out" an alternative form of financing, the non-revolving line of credit allows for the purchase, care and feeding of the animals through slaughter, at which time the note is paid with the proceeds of the sale. Each group of feeder pigs will utilize a separate note. This allows for easy bookkeeping and immediate profitability feedback. Feeder Pig Loans are generally limited by a borrowing base.



- **Swine Facility Financing.** Swine facilities are somewhat specialized and can be a challenge to finance. The Arbor Bank approach to facility financing begins with the realization that facilities are a necessary part of swine production. Efficient and environmentally sound facilities allow for maximized profits. Facilities are generally financed over a term determined by the useful life of the building. Reasonable capital investments are required and rates can be variable or fixed.