



YOUR GUIDE TO POULTRY FINANCING

Whether you're brand new to poultry farming or already have your boots on the ground, Farm Credit is a dependable resource for you and your operation.

We understand the hard work you put into your poultry operation, which is why we offer customized financing packages just right for your unique business. Farm Credit offers flexible rates and terms, a funds held account to store money from your integrator payments, a patronage program to return our profits to our borrowers, and close ties with the poultry and agriculture industries.

Farm Credit is a financial cooperative, which means while traditional banks return their profits to their investors, we share our profits with our member-borrowers through our patronage program. We have returned millions of dollars in patronage to customers in your local area.

Taking advantage of this cooperative way of doing business, plus working with a local lender who understands the needs of the poultry industry, can be nothing less than a win-win situation. If you are interested in working with Farm Credit on your poultry project or any other needs, we encourage you to contact us to discuss our loan options and available resources. Please give us a call to arrange an appointment at a time and location convenient for you or visit our website to learn more about how we can help you.

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FARM CREDIT

888.339.3334
HorizonFC.com



THE BENEFITS OF FARM CREDIT

Customer Service Commitment

Personal Service From Your Ag Relationship Manager

- Meetings at your convenience to discuss and review financial results and business needs
- A commitment to respond to phone calls within eight business hours
- Business conducted at a location convenient to you – whether it's virtual, in our office, or on your farm!
- A Funds Held Account for our poultry growers to park excess funds from your flocks that earn interest and can pay expenses as needed

Easy Access To Your Account Information

- Dedicated Customer Care Team available to answer questions about your account or process phone payments from 8am-4:30pm, Monday through Friday
- 24/7 access to your accounts from anywhere through our Digital Banking portal, where you can:
 - Check loan balances and payment history
 - Draw funds from lines of credit
 - Make payments electronically
 - Take your account on the go with the Horizon Farm Credit Mobile App

Membership Benefits

As a Member of Farm Credit You Will Receive:

- Our bi-annual *Leader* magazine
- The Stockholders' Annual Report
- The right to vote for the Board of Directors and nominating committee each year
- The opportunity to be nominated and serve as a Director of your cooperative Association
- Your share of a patronage distribution (if declared)*
- Access to our Member Portal that contains business and industry resources/tools
- A discount to try QuickBooks online

*Historical patronage distributions do not guarantee future distributions.

Visit horizonfc.com/patronage to learn more.



PATRONAGE CAN LOWER YOUR COST OF BORROWING

What is Patronage?

When you work with Farm Credit, you're not just a customer - you're a member of our Association.

One of the many benefits of cooperative membership is our unique patronage program, which reduces your cost of borrowing by sharing a portion of our Association's profits with you.



Patronage is the portion of our earnings that we return to our member-owners.



When you take out a loan with Farm Credit, you purchase stock in the Association, making you a member-owner.



Each year, our Board of Directors determines how much of the prior year's profits can be returned to our member-owners, while retaining enough capital to fund future growth.



Eligible members receive patronage via check or direct deposit. The amount of patronage paid to each member is based upon the volume of business they conducted with Farm Credit during the previous year.

Cash-Back Distributions in Rate Reduction

In 2024, our Board of Directors approved a patronage and capital plan to create more consistent patronage distributions and ensure stability for the Association's capital levels. The intent is to return the equivalent of an approximate 1% reduction in your interest rate each year, barring any unforeseen events.

2025

2026

2027

2028

1%

Visit horizonfc.com/patronage to learn more and about how patronage works.

Since 2020, Horizon Farm Credit has distributed over \$470 million in patronage. The average 2024 distribution resulted in a 1.25% rate reduction. Historical patronage distributions do not guarantee future distributions. Actual patronage for the year 2025 and all future years will be based on the performance and profitability of Horizon Farm Credit in those years. [Learn more at horizonfc.com/patronage.](https://horizonfc.com/patronage)



POULTRY FINANCING CHECKLIST

Thanks for considering Farm Credit!

As the experts in agricultural lending, we understand the special needs of poultry farmers – we've been helping them achieve their goals for over 100 years! In order to provide you with prompt service and to begin processing your loan, please provide us with the following information:

Financial/Purchase

- ☐ Current balance sheets (Individual, Partnership, Corporation and/or LLC)
 - ☐ List of assets – savings and/or checking account statements, real estate, marketable securities, etc.
 - ☐ List of debts – balances owed along with names and addresses of all creditors
 - ☐ Partnership – copy of partnership agreement
 - ☐ Limited Liability Corporation (LLC) – copy of operating agreement
 - ☐ Corporation – copy of bylaws and certificate of incorporation
- ☐ Federal income taxes and W-2's for the past three years
- ☐ Pay stubs from the last 30 days

Building/New Construction

- ☐ Copy of proposed construction contract with contractor's disbursement schedule, as well as quotes on:
 - ☐ Excavation – for roadways, culverts, pads for poultry houses, manure shed and/or composter/freezer shed
 - ☐ Outside electric and wiring - including maintenance and upgrades, generator hook up, lighting protection, etc.
 - ☐ Well and pump tank
 - ☐ Generator, generator building and automatic transfer switch
 - ☐ Manure shed and composter or mortality freezers
 - ☐ Tractor and/or Bobcat
 - ☐ Estimate for new dwelling, if necessary
 - ☐ Permits
 - ☐ Engineering/site work
 - ☐ Alarm System
 - ☐ Equipment Needs



NEW POULTRY HOUSE CONSTRUCTION

Permits & Plans Required:

- Local township - consult for specific requirements needed to proceed with construction project
- Sediment & Erosion Control Plan – stamp on plans
- Storm Water Management Plan – stamp on plans
- Building Permit (Zoning Permit)
- Comprehensive Nutrient Management Plan (CNMP)
- Odor Management Plan (OMP)
- Confined Animal Feeding Operation (CAO/CAFO) permit
- Farm Credit is able to provide Letters of Credit if required for construction

Beginning of Construction:

- **SITE PLAN MUST BE FOLLOWED**
- Builders risk policy to be provided
- Invoices needed to support disbursement
- Inspections will be conducted to verify work has been completed per invoice & site survey

End of Construction:

- Documentation of permanent insurance in place
- Township Write Off
- Retain log book per integrator requirements



DELMARVA INDUSTRY RESOURCES

INTEGRATORS

Allen Harim	allenharimllc.com	302.629.2608
Amick	amickfarms.com	410.943.3989
Coleman	colemannatural.com	800.442.8666
Mountaire	mountaire.com	302.934.1100
Perdue	corporate.perdufarmers.com	410.543.3789
Tyson	farmwithtyson.com	757.824.3471

REGIONAL RESOURCES

DE Department of Ag	agriculture.delaware.gov	302.698.4500
Delaware FSA	fsa.usda.gov	302.856.3990 ext. 2
Delmarva Chicken Association	dcachicken.com	302.856.9037
MARBIDCO	marbidco.org	410.267.6807
MD Department of Ag	mda.maryland.gov	410.841.5700
Maryland FSA	fsa.usda.gov	410.479.1202 ext. 2
NRCS	nrcs.usda.gov	
University of Delaware Extension	udel.edu/canr/cooperative-extension	302.856.7303
University of Maryland Extension	extension.umd.edu	301.405.2907
VA Department of Ag	vdacs.virginia.gov	804.786.3501
Virginia FSA	fsa.usda.gov	804.287.1500
Virginia Tech Extension	ext.vt.edu	540.231.9347



PENNSYLVANIA INDUSTRY RESOURCES

INTEGRATORS

Alderfer Poultry	alderfereggs.com	215.723.9578
Bell & Evans	bellandevans.com	717.865.6626
BJE Poultry	bjepoultry.com	800.767.4537
Charles Brothers Poultry		717.872.7621
Dutchland Farms (The Wenger Group)	dutchlandfarms.com	1.800.692.6008
Embrovac		570.386.8401
Empire Kosher	empirekosher.com	717.436.5921
FreeBird	freebirdchicken.com	717.865.2136
Heritage Poultry Management		717.867.8366
Hillandale Farms	hillandalefarms.com	
Joe Jurgielewicz & Son	tastyduck.com	610.562.3825
Junction Ag		717.572.7744
JWM Poultry	jwmpoultry.com	717.928.9080
Kreider Farms		888.665.4415
Longnecker's Hatchery	lh-inc.com	
Maple Lawn Associates		717.463.2342
Martin's Quality Eggs	martinseggs.com	717.733.1235
Nature's Yoke	naturesyoke.com	717.925.0171
Pete and Gerry's	peteandgerrys.com	800.210.6657
Plainville Farms	plainvillefarms.com	800.742.0206
Risser's Poultry	risserspoultry.com	717.626.5466
Sauder's Eggs	sauderseggs.com	717.626.2074
Tyson	farmwithtyson.com	757.824.3471

REGIONAL RESOURCES

Center for Poultry & Livestock Excellence	poultryandlivestockexcellence.org	717.651.5920
Farmer Boy Ag (builder)	farmerboyag.com	1.800.845.3374
Nye Consulting Services, Inc		717-220-3132
PA Department of Ag	agriculture.pa.gov	717.787.4737
Penn State Extension	extension.psu.edu	1.877.345.0691
Pine Tree Builders (builder)		717.725.2530
Red Barn (engineers/consultants)	redbarnag.com	717.393.2176
SK Construction		717.365.3070
Team Ag (engineers/consultants)	teamaginc.com	717.721.6795
Zeiset Equipment (builder)	zeisetequip.com	717.665.4056



SHENANDOAH VALLEY RESOURCES

INTEGRATORS

George's	georgesinc.com	800.800.2449
Farmer Focus	farmerfocus.com	540.433.8400
Virginia Poultry Growers Cooperative	vapoultrygrowers.com	540.867.4000
Pilgrim's Pride	pilgrimsusa.com/contact-us	
Cargill	cargill.com	

REGIONAL RESOURCES

Virginia Poultry Federation	vapoultry.com	540.433.2451
VA Department of Ag	vdacs.virginia.gov	804.786.3501
Virginia FSA	fsa.usda.gov/state-offices/Virginia	804.287.1500
Virginia Tech Extension	ext.vt.edu	540.231.9347
West Virginia Department of Ag	agriculture.wv.gov	304.558.3550
West Virginia FSA	fsa.usda.gov/state-offices/West-Virginia	304.284.4800
West Virginia Extension	extension.wvu.edu	304.293.6131



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