

Lancaster County Farms Get Low-Interest 'AgriLink' Loans

HARRISBURG — (Dauphin Co.) — Lancaster County farmers Herman Zeager and Merle Stoltzfus are among the first farmers in Pennsylvania to receive low-interest nutrient management loans under the AgriLink Program administered by State Treasurer Barbara Hafer and Agriculture Secretary Samuel E. Hayes, Jr.

Hafer and Hayes were here today on Zeager's farm to present Zeager with a \$52,394 check and Stoltzfus with a \$47,400 check. The AgriLink loans are helping the farmers protect the environment through sound nutrient management practices.

"This program will help Pennsylvania's number one industry to continue thriving while preserving our rich water resources," Hafer said. "This is an investment in our streams and the watershed from the Susquehanna River all the way down to the Chesapeake Bay."

"The AgriLink program is an effective tool for Pennsylvania's livestock producers to consider as they develop and implement

Best Management Practices on their farms," said Secretary Hayes.

"Each of these projects will help keep our water pure," Hafer added. "So it's not just an investment in these farms, it's an investment in a cleaner environment and a brighter future."

Hafer and Hayes said the new AgriLink Program was a result of months of cooperative work among their departments, the General Assembly, the Pennsylvania Bankers Association, the Pennsylvania Association of Community Bankers and the Pennsylvania Farm Credit Associations.

Loans are available to farm owners or operators participating in Pennsylvania's Nutrient Management Program. The loans will cover the costs for manure storage facilities, improved storm water management practices and other approved practices under the Nutrient Management Program.

Farmers with approved nutrient management plans are eligible for loans up to \$75,000 at sharply reduced interest rates,



From left, representative Tom Armstrong, Craig Zeager, Treasurer Barbara Hafer, Stan Zeager, Agriculture Secretary Hayes, Herman Zeager, Susan Zeager, and Union National Community Bank Loan Officer David Bernot.

with loan terms of up to seven years.

Under the AgriLink Program, eligible lenders determine each applicant's eligibility and determine the interest rate for individual loans. The Treasury

Department provides loan funding by investing state funds with participating lenders in the amounts of approved AgriLink loans.

The State Conservation Commission, with the assistance of the Agriculture Department, buys down the interest rates on loans provided through the program, resulting in a below market rate for farmers.

Officials said farmers can receive loans at an interest rate

four percentage points below market rates, resulting in significant savings over loans at conventional interest rates.

The State Conservation Commission, with the assistance from the Agriculture Department, administers the program jointly with the Treasury Department. Throughout the state, more than 160 banks and branch offices, and 24 Farm Credit Offices, are eligible to participate in the program.

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