

Start, manage & grow with EMERGING MARKETS.



Local Foods | Value-Added Processing | Regenerative Agriculture | Agritourism



SOLUTIONS AS UNIQUE AND HARDWORKING AS YOUR OPERATION.

If your farm is marketing products directly to consumers or through local and regional food systems, Compeer Financial can help. We offer a broad range of financial products and services tailored to meet your unique needs.

These operations include urban, suburban, and rural farms, value added processing or marketing operations, farm-related service businesses, fresh fruits and vegetable farms, beekeeping operations, berry crops, fruits and tree nuts, grass-fed meat production, and other direct-to-consumer agriculture products.

LOANS

Operating Loans An operating loan at Compeer Financial is designed by a team passionate about agriculture to fund the way you produce and market. With a variety of terms and products for farms of virtually any size, operating loans give you access to cash when you need it and the added benefit of tax-deductible interest.

Equipment Loans When it comes to machinery and equipment, finding the right financing package is as important as finding the right price. We'll offer you a fast approval time and terms tailored to your needs, including the ability to convert your loan and take advantage of favorable interest rate changes.

Real Estate Loans Whether you are purchasing or improving farmland and rural properties, we have competitively priced agricultural loans. We specialize in agricultural properties and offer a wide range of rate options, from a variable rate to a longterm fixed rate.

LEASES

Compeer Financial can provide leases for buildings, new vehicles, new and used equipment, facilities and fixtures that can improve your operation while leaving more working capital available for other needs. Leases can also deliver tax advantages for many clients.

BUSINESS PLANNING ASSISTANCE OR GRANTS

We don't just write loans and leases; we help Emerging Markets farmers build their farm financial management skills in the early years of their farming careers to improve the odds of their long-term financial success. We also offer grants for farmers who have been farming for less than ten years, for those selling at farmers' markets, and more.

FSA PROGRAMS

Compeer Financial is a Preferred Lender with the USDA-Farm Service Agency's Farm Loan Program. The USDA-FSA partnership pairs well with the Emerging Markets program. The most commonly used program is the FSA's Beginning Farmer Down Payment Loan Program, which allows a farmer to finance up to 95% of a real estate purchase at a discounted interest rate. Additionally, the FSA Loan Guarantee program allows us to lend a higher percentage of funds for start-up and capital improvement projects at discounted interest rates.

We are a farmer-owned cooperative, and we have a patronage program which allows us to give back a portion of what we earn directly to the farmers. The people in these photos are actual owners of Compeer and they appreciate and value our cooperative structure.

Please contact one of our
expert loan officers:

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