

Agricultural Loan Services

When you're in the business of farming and agriculture, you have unique financial needs — from seasonal income restrictions to purchasing and maintaining heavy-duty equipment.

At Horizon Bank, we understand the issues you face. As a locally owned institution with large, in-house lending capabilities and a broad scope of services, we're prepared to work with you. And our lending experts have the knowledge needed to find the best, most sensible solutions for your specific needs.

Agricultural Lines of Credit

These revolving lines of credit help you weather seasonal income fluctuations. Plus, you can take advantage of purchasing and early-payment discounts. This is a good solution to manage general operating expenses, such as:

- **Seed**
- **Fertilizer**
- **Chemicals**
- **Feed**
- **Supplies**
- **Repairs ...and more**

How they work:

These lines of credit may be tied directly to your checking account. Just call the Horizon Bank Ag Department to request funds.

Agricultural Term Loans

These are basic installment loans, which are typically designed with one- to ten-year terms, with variable or fixed interest rates. Payments can be planned for a monthly, quarterly, semi-annual, or annual basis, to accommodate your cash flow requirements.

Term loans are useful for major purchases and refinancing on items like:

- **Machinery & equipment**
- **Livestock**
- **Business vehicles**
- **Irrigation**
- **Grain bins ...and more**

Agricultural Real Estate Loans

Real Estate loans may be amortized for up to twenty years. Horizon Bank offers both fixed and adjustable interest rate options. Repayment plans can be tailored to your needs with installments made monthly, quarterly, semi-annually, or annually.

These loans are commonly used for:

- **New construction, Remodeling or repairing existing Agricultural buildings**
- **Purchasing land**
- **Business Expansion**
- **Pattern tiling of agricultural cropland**

Cash Management Services

Manage your finances with easy purchasing and tracking. Here are a few options:

Business Credit Cards

Horizon offers a variety of payment options — from the most basic, to those that reward you for every purchase, to cards with enhanced spending controls and robust reporting.

Online Banking

Track income and spending, make payments in seconds, view your monthly statements, and more.

Wire Transfers

Send money whenever you need to, wherever you need to, across the U.S. and around the world.

Learn More

For more information on any Horizon Bank products and services designed to meet your unique financial needs, contact one of our Agricultural Specialists today at **888-873-2640**.



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