

New Jersey Breeders' Fund, Inc.
P.O. Box 330, Trenton, NJ 08625
Rate Schedule and Loan Information:
Effective Date: February 6, 2012

Interest rate for all loans is 5% per annum
**EMERGENCY FEE FOR ALL LOANS IS 5% - PROMISSORY NOTE MUST
ACCOMPANY CHECK**

PROJECTS	Min. Age	Max. Age	Loan Max amt	Period of Loan & Repayment
Dairy Cattle	2 mo.	1 yr.	\$1500	3 yrs.
Dairy Cattle	1 yr.	3 yrs	\$3000	2 yrs.
Beef Heifers & Cows	6 mo.	5 yrs.	\$1500	3 yrs.
Steers	6 mo.	9 mo.	\$1500	18 mo.
	9 mo.	12 mo.		12 mo.
Swine: purebred	10 wks.	2 yrs.	\$200	1 yr.
Swine: grade	10 wks.	2 yrs.	\$100	1 yr.
Swine: feeders	10 wks.	16 wks.	\$35	6 mo.
Sheep: purebred	10 mo.	3 yrs.	\$500	2 yrs.
Sheep: grade	10 mo.	3 yrs.	\$250	2 yrs.
Lambs: feeders	60 lbs.	70 lbs.	\$75	6 mo.
Poultry	1 day	1 day	\$100	1 yr.
Turkeys	1 day	1 day	\$200	8 mo.
Goats	1 mo.	3 yrs.	\$500	2 yrs.
Equine	6 mo.	10 yrs.	\$750	3 yrs.

TYPES OF EMERGENCY FUND COVERAGE

1. Protected for amount of loan if death caused by disease or accident.
2. Protected to amount of half salvage value if proven non-breeders.
3. Protected for amount of loan if death caused by fire
4. No coverage where mastitis is direct or indirect cause of loss.

HEALTH REQUIREMENTS

- A. All dairy animals and breeding cattle must be from herds not under quarantine for tuberculosis, brucellosis or any other disease.
- B. Calves, if vaccinated must have been done between three and eight months of age.
- C. Swine must be from herds not under quarantine.
- D. All chicks and poults must originate from pullorum-typhoid free flocks.
- E. Equine must have a current negative coggins at purchase.