

4-H & FFA YOUTH LOAN PROGRAM

In the Central Valley, agriculture isn't just an industry — it's part of who we are. At OVCB, we take pride in our longstanding tradition of serving the agricultural community and helping it grow for generations to come.

That's why we're proud to offer interest-free financing for qualifying 4-H and FFA youth livestock projects.

Raising an animal for fair takes hard work, commitment, and planning. Our youth livestock financing program simply helps make that possible by providing interest-free financing, giving students the opportunity to manage their project expenses with guidance along the way.

Financing Program Highlights

- Interest-Free Financing for Qualifying Livestock Projects
- Simple & Easy Application Process
- Hands-On Experience in Recordkeeping & Responsibility



Who Can Apply?

- Active 4-H, FFA, or Grange members participating in a 4-H, FFA, or Grange project.
- Age 9 or older at the start of the fair year.

Program Guidelines

- Funds for purchase and care of project animal.
- Students must maintain accurate records.
- Loan repaid at project completion or animal sale.
- Loan amounts vary by species, up to:

Dairy/Beef Cattle:	\$5,000
Sheep:	\$3,000
Swine:	\$2,500
Goat:	\$2,000
All other (small):	\$1,000

If student is under age 18, a parent or guardian must be co-applicant. Applications must be submitted sixty days prior to fair date. Restrictions apply. Ask your banker for details.

Let us prove that **Deep Roots Make a Difference.**
Partner with us and achieve your goals this fair season.



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