

MSEFCU Ag Youth Loan Program

The MSEFCU Ag Youth Loan Program is available to 4-H and FFA members involved in livestock projects in Merced and Mariposa Counties. This program is meant to help finance livestock projects and alleviate the financial burden associated with acquiring animals, feed, and equipment. By providing accessible funding options, we aim to ensure that all youth, regardless of their financial situation, can fully participate in and benefit from the valuable learning experiences offered by these agricultural programs.

Who Is Eligible?

Eligible youth must be a member in good standing of either a 4-H club or FFA chapter in Merced or Mariposa Counties.

Ag Youth Loan Funds May Be Used For:

The purchase of livestock, feed, equipment, and supplies for the purpose of showing at an eligible fair

- Paying operating expenses for the project

Program Requirements

- Must be a MSEFCU member or become a member during the application process (membership fee will be waived for student)
- MSEFCU Budget Sheet/Application signed by student/parent and approved by 4-H Club Leader or FFA Advisor
- Provide information on fair location and date of final auction
- Parents required as co-signers (co-applicants)
- If loan is paid in full within 30 days of Auction, interest will be waived*
- Project Plan turned in and signed by Project Leader/Administrator

Application Process

Fill out the MSEFCU Budget Information Sheet signed by student/parent and approved by 4-H Club Leader or FFA Advisor. Visit a MSEFCU branch to fill out loan application and bring signed MSEFCU Budget Information Sheet.

*APR = Annual Percentage Rate is 3.00%, with interest waived if paid in full within 30 days of auction sale of livestock/animal; a one-time payment due within 30 days is required, membership with Merced School Employees Federal Credit Union is mandatory with waived membership fee, available to 4H and Future Farmers of America (FFA) students with parents required to be co-applicant/co-signer, loan amounts range from \$200 to \$2,500 for designated livestock and associated expenses. Fair location must be within Merced or Mariposa counties with disclosed final auction dates. Rates, terms and conditions subject to change.