



Low-Interest Loans For Stillwater Watershed Landowners

Are you interested in saving about \$1700 on a new no-till planter? How about saving \$9600 on a new lagoon for treating livestock waste? If you answered yes, then the Ohio EPA's Water Pollution Control Loan Fund (WPCLF) is for you. The Stillwater Watershed has been selected for receiving these low-interest loans to reduce pollution levels and improve the water quality.

The WPCLF will agree to invest its funds at a rate which is 5% less than the reported Treasury Notes and Bonds interest rate for a note with a term of years equal to the term of years of the loan, down to a minimum interest rate of 1%. The effective rate to the borrower will depend upon the lender's normal rate structure, but could mean loans of **as little as 1%** to the borrower.

The purpose of this enhancement to the linked deposit is to boost the level of activity, and to further promote the implementation of agricultural best management practices. Examples of practices and equipment eligible to be funded include: livestock waste handling systems, manure handling equipment, conservation tillage equipment, installation of grass waterways, and other erosion control measures to reduce sediment runoff, conversion to improved farm chemical applicators, farm chemical storage facilities, fencing to exclude livestock from streams, and establishing filter strips along streams.

A Soil & Water Conservation Plan approved by the SWCD is required to participate in the WPCLF. For more Information, Contact the Darke/Miami SWCD (937-548-1715) or the following lending institutions:

Greenville National Bank (937-548-1114)

Contact: Sam Suter, Mike Boyer

Farm Credit Services (Versailles) (937-526-5705)

Contact: John J. Riethman

Second National Bank (Greenville) (937-548-2122)

Contact: Dan Schmitz

Fifth Third (Troy) (937-440-9588)

Contact: Jerry Bar

Old National Bank (Union City) (937-968-3141)

Contact: Kurt Brooks

Citizens Commercial Bank & Trust Co. (419-375-4125)

Contact: Ken Phares

Minster State Bank (419-628-2351)

Contact: Kenneth Goettemoeller