USDA Announces December 2025 Lending Rates for Agricultural Producers

News Release | | December 12, 2025

WASHINGTON, Dec. 12, 2025 - The U.S. Department of Agriculture (USDA) announced loan interest rates for December 2025, which are effective Dec. 1, 2025. USDA Farm Service Agency (FSA) loans provide important access to capital to help agricultural producers start or expand their farming operation, purchase equipment and storage structures or meet cash flow needs.

Operating, Ownership and Emergency Loans

FSA offers farm operating, ownership and emergency loans with favorable interest rates and terms to help eligible agricultural producers obtain financing needed to start, expand or maintain a family agricultural operation.

Interest rates for Operating and Ownership loans for December 2025 are as follows:

- Farm Operating Loans (Direct): 4.625%
- Farm Ownership Loans (Direct): 5.750%
- Farm Ownership Loans (Direct, Joint Financing): 3.750%
- Farm Ownership Loans (Down Payment): 1.750%
- Emergency Loan (Amount of Actual Loss): 3.750%

FSA also offers guaranteed loans through commercial lenders at rates set by those lenders. To access an interactive online, step-by-step guide through the farm loan process, visit the Loan Assistance Tool on farmers.gov.

Commodity and Storage Facility Loans

Additionally, FSA provides low-interest financing to producers to build or upgrade on-farm storage facilities and purchase handling equipment and loans that provide interim financing to help producers meet cash flow needs without having to sell their commodities when market prices are low. Funds for these loans are provided through the Commodity Credit Corporation (CCC) and are administered by FSA.

- Commodity Loans(less than one year disbursed): 4.625%

- Farm Storage Facility Loans:
- Three-year loan terms: 3.500%
- Five-year loan terms: 3.625%
- Seven-year loan terms: 3.875%
- Ten-year loan terms: 4.125%
- Twelve-year loan terms: 4.250%
- Sugar Storage Facility Loans (15 years): 4.500%

More Information
To learn more about FSA programs, producers can contact their local USDA Service Center. Additionally, producers can use online tools, such as the Loan Assistance Tool and Debt Consolidation Tool to explore loan options.

Farm Service Agency:

1400 Independence Ave.
SW Washington, DC 20250

Contact:

FPAC Press Desk
FPAC.BC.Press@usda.gov