



2022 Agronomy Finance Programs

River Country Coop prides itself on providing you with quality agronomy products and services. This is also true for your financing programs. The following is a summary of the input financing programs available to you from River Country Coop.

If you have any questions or would like to apply for financing through one of these programs please talk to your Agronomist, go to "RiverCountryCoop.com/credit" or contact your Credit Manager, Brad Lieders, PO Box 250, Owen, WI 54460, phone 715-654-6705 or email at BradL@RiverCountryCoop.com.



Cooperative Financing Association

1. One-page Simpli-Fi application for loan requests up to \$350,000
2. General Crop Inputs receive **6.50%** variable APR until March 15th, 2023. Rate as of April 19th, 2022, variable interest rates are based on the CFA Advantage Rate
3. CFA Interest Rate indices are published at www.cfafs.com/financials
4. Eligible purchases include:
 - a. Fuel: Diesel only - field preparation, planting, harvesting, and irrigation can be charged
 - b. Application Services: Application of product qualifies for product terms
5. Maturity: Loan matures (payment due date) March 15th, 2023
6. Financing is subject to CFA Input Advantage Loan approval and \$200 loan closing fee advanced on the loan
7. Provide completed application to Brad Lieders for processing



CHS Capital Financing

1. Easy one-page application for loan requests up to \$250,000
2. Large crop input loans available for qualifying customers where input needs exceed \$250,000. Additional financial and crop information required
3. Convenience credit loans up to \$400,000
4. Interest rates are variable as low as **5.50%** as of April 19th, 2022 and follow Fed rates. Rates are based on credit quality
5. Financing for all crop inputs from River Country Co-op
6. Dairy operation input financing available with milk assessment
7. Loan due upon maturity date of February 10th, 2023
8. Application fee of \$200 plus \$40 UCC filing
9. Provide completed application to Brad Lieders for processing

John Deere Farm Plan (Multi-Use Act.)

1. River Country Custom Program
 - a. **5.50%*** (Prime + 2.0%) **APR Due In Full December 2022** (no cash discount)
 - b. 10.95%* (Prime + 7.45%) APR Due In Full January 2023
 - c. 11.45%* (Prime + 7.95%) APR Due In Full March 2023
 - d. Program details
 - Must have an open Multi-use account with open special terms credit limit
 - Programs available until October 31st, 2022
 - Minimum initial purchase \$1,000 required
- *-Variable annual percentage rate (APR) at Citibank Prime plus program rate. Variable prime interest rate was 3.50% as of April 8th, 2022

2. Company specific programs:
 - a. BASF – Fixed 0% APR due in December 2022
 - b. Bayer/DEKALB Asgrow Crop Service
 - Bayer Crop Protection - Fixed 0% APR due in November 2022 – 2 product requirement
 - DEKALB Asgrow
 1. Fixed 0% APR due in November 2022 2% discount
 2. Prime -1% APR due in November 2022 5% discount
 - c. FMC - Financing at Fixed 0% APR Due In Full December 2022
 - d. WinField United CROPLAN Special Terms Financing at Fixed 0% APR Due In Full December 2022 - Seed & Signature Crop Protection
- Refer to company specific program details for additional details
All programs require a Multi-Use account in good credit standing with a Special Terms Limit

Rabo AgriFinance



1. One-Page Credit Application
2. River Country Custom Program - **90-day no interest then 5.50% variable APR*** (Prime + 2.0%) Due In Full December 31st 2022 (no cash discount)
3. 2022 BASF Financing
 - a. 0% APR until December 31st, 2022
 - b. Maturity Date: (payment due date) December 31st, 2022
 - c. Available October 1st, 2021 to September 30th, 2022
 - d. Purchase one or more participating BASF distributed products
 - e. Meet a total minimum sales value of \$5,000
4. 2022 Syngenta/NK Seed Financing
 - a. 0% APR until December 15th, 2022
 - b. Maturity Date: (payment due date) December 15th, 2022
 - c. Available September 1st, 2021 – August 31st, 2022
 - d. Minimum \$3,500 Initial Purchase
 - e. Valid on NK[®] Corn, NK Soybeans and Enogen[®] brand Corn

Must have approved Rabo AgriFinance account

*-Variable rate as of April 19th, 2022

Refer to company specific program details for additional details

4/19/22