



## 2023 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](https://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](mailto:BradL@RiverCountryCoop.com).



### Cooperative Financing Association

1. One-page Simpli-Fi application for loan requests up to \$600,000
1. General Crop Inputs receive **8.25%** variable interest rate good through December 31<sup>st</sup>, 2023 then **10.75%** variable rate
2. Interest rate as of February 13, 2023 variable APR interest rates are based on the CFA Advantage Rate
3. CFA Interest Rate indices are published at [www.cfafs.com/financials](http://www.cfafs.com/financials)
4. Eligible purchases include: Fuel: Diesel only - field preparation, planting, harvesting, and irrigation can be charged and Application Services, Application of product qualifies for product terms
5. Maturity: Loan matures (payment due date) **March 15<sup>th</sup>, 2024**
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. General Crop Inputs receive **9.5%** variable interest rate as of February 13, 2023 for well qualified applicants. Rates are based on the Fed rates and applicants credit quality. For current rates go to: [www.chsinc.com/our-businesses/chs-capital](http://www.chsinc.com/our-businesses/chs-capital)
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 10<sup>th</sup>, 2024**
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. 9.75%\* (Prime + 2.0%) APR Due In Full December 2023 (no cash discount)
  - b. 12.25%\* (Prime + 4.5%) APR Due In Full January 2024 (no cash discount)
  - c. 13.0%\* (Prime + 5.25%) APR Due In Full March 2024 (no cash discount)
  - d. Program details
    - Must have an open Multi-Use account with open special terms credit limit
    - Programs available until October 31st, 2023
    - Minimum initial purchase \$1,000 required
2. Company specific programs:
  - a. BASF – Fixed 0% APR due in December 2023
  - b. Bayer/DEKALB Asgrow Crop Service
    - Bayer Crop Protection - Fixed 1.9% APR due in November 2023– 2 product requirement
    - DEKALB Asgrow
      1. Fixed 0% APR due in November 2023 1% discount
      2. Prime -1% APR due in November 2023 5% discount
  - c. FMC - Financing at Fixed 1.9% APR Due In Full December 2023
  - d. WinField United CROPLAN Special Terms Financing at Fixed 0% APR Due In Full December 2023 - Seed & Signature Crop Protection

To apply for a Multi-Use account go to [creditapp.financial.deere.com/multi-use](https://creditapp.financial.deere.com/multi-use)

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 – 9.75%\* (Prime + 2%) variable APR Due In Full December 31<sup>st</sup> 2022 (no cash discount)
3. 2022 BASF Financing
  - a. 0% APR until December 31st, 2023
  - b. Maturity Date: (payment due date) December 31<sup>st</sup>, 2023
  - c. Available October 1st, 2022 to September 30<sup>th</sup>, 2023
  - 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 15<sup>th</sup>, 2023
  - b. Maturity Date: (payment due date) December 15<sup>th</sup>, 2023
  - c. Available September 1st, 2022 – August 31<sup>st</sup>, 2023
  - d. Minimum \$3,500 Initial Purchase
  - e. Valid on NK<sup>®</sup> Corn, NK Soybeans and Enogen<sup>®</sup> brand Corn

To apply for a Rabo account go to [grower.raboag.com/apply](https://grower.raboag.com/apply)

Must have approved Rabo AgriFinance account

\*-Variable rate as of February 10, 2023

Refer to company specific program details for additional details