



2025 Agronomy Finance Programs

River Country Coop and Marathon Feed & Grain are committed to delivering high-quality agronomy products and services. This commitment extends to their financing programs as well. Below is an overview of the input financing options available.

If you have any questions or would like to apply for financing through one of these programs, please reach out to your Agronomist, visit rivercountrycoop.com/credit or contact our Director of Credit, Jennifer Neece at, jennifern@rivercountrycoop.com



CFA - Cooperative Financing Association

2025 Crop Input Finance Program Details

- Simpli-Fi application for loan requests up to \$600,000

7.74% *** variable interest rate through 08/31/2025, then **8.49% ***** variable rate through 03/15/2025

*** Finance: fuel-*diesel only*, field preparation, planting, harvesting, irrigation & application services

2025 Crop Protection Financing*

BASF Branded Products - Crop Protection, Seed Treatment

Purchase Period: 11/14/2024 - 3/15/2025 **Fixed 0% APR** through 11/30/2025

Fixed Finance Rate as of 12/1/2025 through Maturity*

Purchase Period: 3/16/2025 - 9/30/2025 **Fixed 4.99% APR** through 11/30/2025

Fixed Finance Rate as of 12/1/2025 through Maturity*

- Approval and \$200 loan closing fee advanced on the loan
- Maturity: Loan matures on (payment due date) **March 15, 2026**

CFA Capital Base Rate: 8.25% Variable

*Financing Rate Incentive will start on the date of purchase, which may be prior to product delivery. Financing subject to The Cooperative Finance Association, Inc. approval, terms and conditions. The Field Finance Rate is a variable interest rate that can be found at www.cfafs.com.

All Rates are Variable and Subject to Change at any time

CHS - Capital Financing



2025 Financing Program – Accolade

- Loan accounts < \$600,000

Loan Products and Promotion Rates

Accolade Crop Input:

- Variable at CHS Capital Base Rate until Maturity – 8.75% *

Accolade Brevant

- Fixed at 1.90% until November 30, 2025, then 8.75% * to apply December 1, 2025, to Maturity.

Accolade Crop Protection:

- Fixed at 3.25% until November 30, 2025, then 8.75% * to apply December 1, 2025, to Maturity.

Accolade Crop Nutrients

- Variable at the CHSC Base Rate 8.25% * until April 30, 2025, 8.75% * to apply May 1, 2025, until Maturity.

Accolade BASF FMC Valent:

- Fixed at 0.00% until November 30, 2025, 8.75% * to apply December 1, 2025, to Maturity.

Accolade CP Corteva:

- 7.50% * - 2.5% until November 30, 2025, then 8.75% * to apply December 1, 2025, to Maturity.

\$200 app fee plus \$40 UCC filing fee if applicable

CHS Capital Base Rate: 9.65% *

Accolade Rate: 8.75% *

Maturity: Loan matures on (payment due date) **February 10, 2026**

*Rates are determined by the Federal Reserve rates and the applicant's creditworthiness. For current rates, please visit:

chsinc.com/ourbusiness/chs-capital, Variable prime interest rate was 7.50% as of December 18, 2024 *All Rates are Variable and Subject to Change at any time*

John Deere Farm Plan (Multi-Use Act.)

1. River Country / MFG Custom Program

- 60 days No-payments/No-interest
- 9.50% (Prime* + 2.0%) APR due in Full December 2025
- 9.50% (Prime* + 2.0%) APR due in Full January 2026
- 12.75% (Prime* + 5.25%) APR due in Full March 2026

Program details:

- Must have an open Multi-Use account with open special terms credit limit
- Agricultural crop inputs such as seed, crop protection products (herbicide, fungicide, insecticide) & fertilizer, and bulk fuel.
- May NOT be used for livestock purchases, feed for animals, dairy or commercial feedlots, land rent, or other rentals.

2. Company Specific Programs

a) BASF Programs - Fixed 4.99%

- i. Xitavo Special Terms Financing at **Fixed 4.99%** APR Due in Full November 2025
- ii. Crop Protection Special Terms Financing at **Fixed 4.99%** APR Due in Full November 2025

b) FMC: No Payment/No Interest until September 1, 2025; After September 1, 2025, the variable ANNUAL PERCENTAGE RATE (APR) of Citibank Prime plus 11.5% will apply to this purchase.

c) Bayer CropScience – Signature Crop Protection

- i. Variable ANNUAL PERCENTAGE RATE (APR) of Citibank Prime minus 2.0%
- ii. Program Period: Sep 1, 2024 to Aug 31, 2025
- iii. Due in full on customers' December 2025 statement payment due dates

*-Variable annual percentage rate (APR) at Citibank Prime plus program rate. Variable prime interest rate was 7.50% as of December 18, 2024, to apply for a multi-use account go creditapp.financial.deere.com/multi-use. Offer limited to Multi-Use Account Agricultural customers with an available Special Terms limit. Subject to the Multi-Use Account credit agreement and approval. Offer is subject to change without prior notice. Changes to offer will not impact previously posted transactions. Offer may be limited to qualifying products

Rabo AgriFinance

2025 Seed Financing Offer Powered by Rabo AgriFinance



1.9% Interest Rate*

Begins: September 1, 2024

Ends: December 2024

Program Due in Full: December 15, 2025

Program Details: Minimum initial purchase of \$3,500, Valid on NK® corn, NK soybeans and Enogen® corn*

A farmer's line of credit must be approved and the qualifying transaction submitted for payment to Rabo AgriFinance by the program dates outlined here in order to receive the special interest rate

3.9% Interest Rate*

Program Begins: January 1, 2025

Ends: August 31, 2025

Due in Full: December 15, 2025

Program Details Minimum initial purchase of \$3,500, Valid on NK® corn, NK soybeans and Enogen® corn*

A farmer's line of credit must be approved and the qualifying transaction submitted for payment to Rabo AgriFinance by the program dates outlined here in order to receive the special interest rate

To apply go to grower.rabo.com/apply, must have approved Rabo AgriFinance account

*All financing is subject to Rabo AgriFinance credit approval, terms and conditions. Prime Rate means for any day the highest rate published from time to time in the "Money Rates" section of The Wall Street Journal as the Prime Rate for that day (or, if The Wall Street Journal is not available, any other authoritative source of that rate selected by Lender). Agricultural products are offered by Rabo AgriFinance LLC and Cooperatieve Rabobank U.A., New York Branch. Rabo AgriFinance LLC is an Equal Opportunity Provider. Loans made or arranged pursuant to a California Financing Law