



## Finance Your 2026 Growing Season

River Country Co-op and Marathon Feed & Grain are here to help you power your 2026 growing season with dependable agronomy products and flexible financing options. Getting the inputs you need should be easy — and we make it simple. Explore the programs below to find the right fit for your operation.

Ready to get started? Talk with your Agronomist, visit [RiverCountryCoop.com/credit](http://RiverCountryCoop.com/credit), or contact Director of Credit Jennifer Neece at 715-654-5134 or [JenniferN@RiverCountryCoop.com](mailto:JenniferN@RiverCountryCoop.com).



### CFA - Cooperative Financing Association

**Loan Amounts:** Apply for financing up to \$600,000

**Eligible:** • Seasonal crop inputs • General farm supplies • Agronomic services (incl. application)

**Base Program:**

- 7.25% variable through 8/31/26\*
- 7.75% variable until maturity\*

**BASF Programs:**

*Early Purchases (by 3/15/26) — 0% fixed through 11/30/26, then 7.75%\* variable*

*Late Purchases (3/16/26–9/30/26) — 4.99% fixed through 11/30/26, then 7.75%\* variable*

**Loan Maturity:** March 15, 2027

**Easy application with fast approval • Subject to CFA credit approval • \$200 loan fee**

\*Variable rates subject to change. Financing aligned with your crop marketing program. Application of product qualifies for product finance terms. Key details summarized from the CFA Simpli-Fi 2026 flyer (pages 1–2). Financing offered through Cooperative Financing Association (CFA), subject to credit approval, terms, and conditions. Loan amounts, rates, and eligible purchases vary by program. \$200 loan fee applies. Financing begins on date of purchase, which may be prior to delivery. Loan maturity March 15, 2027. Application of product qualifies for product finance terms. See River Country Co-op for complete program details.



### CHS – Accolade Capital Financing

**Loan Amounts:** Convenience credit from \$25,000 up to \$750,000

(Larger loans available for qualifying customers with full underwriting)

**Eligible:** Crop inputs • Seed • Crop protection • Nutrients • Agronomic services

**Program Highlights:**

- Accolade Crop Inputs – 6.95% variable\* (as of 1/2/26)
- BASF Crop Protection – 0% fixed through 11/30/26, then variable program rate
- Corteva – Prime – 3.00% fixed through 11/30/26\*, then variable program rate
- Seed Programs – 1.90% fixed through 11/30/26, then variable program rate
- Crop Nutrients – 6.45% variable through 4/30/26\*, then variable program rate

**Loan Maturity:** February 10, 2027

**Easy convenience credit application • \$200 application fee plus applicable UCC filing fee**

\*Rates are variable and subject to change. Financing subject to CHS Capital credit approval. Credit tier determines collateral requirements. Manufacturer programs and availability vary. Financing offered through CHS Capital, subject to credit approval and program terms. Convenience credit and large loans require approved application and may require UCC filing depending on credit tier. \$200 application fee plus applicable UCC fees may apply. Promotional and variable rates subject to change. Loan maturity February 10, 2027. Eligible products and manufacturer programs vary. See River Country Co-op for complete details.



## **SECURE™ by WinField**

Loan Amounts (per crop year):

- Up to \$750,000 with no collateral
- \$750,000–\$1.5M with balance sheet & \$1.5M+ available with full underwriting

Eligible: Seed • Crop protection • Fertilizer • Crop services • Feed • Energy • Retail services

Core SECURE Rates

Seed & Crop Protection (Fixed):

- 3.75% APR – A Rating / 5.25% APR – B Rating

Fertilizer & Crop Services (Variable):

- Prime – A Rating / Prime + 1.5% – B Rating

BASF Crop Protection:

- 0.00% until 10/31/26, then 3.75% (A) / 5.25% (B)

Bayer Crop Protection (excluding glyphosate):

- 0.00% until 10/31/26, then 3.75% (A) / 5.25% (B)

Loan Maturity: February 1, 2027

Application Fee: \$250 (waived if loan not used)

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\*Rates subject to change. Financing subject to Secure credit approval. Additional products may be financed at locally structured terms. Financing offered through SECURE by WinField United, subject to credit approval and program terms. Loan limits, rates, and eligible products vary by grower rating. \$250 application fee waived if loan not used. Loans mature February 1, 2027. Manufacturer promotional programs subject to enrollment deadlines and participation requirements. Rates subject to change. Additional products may be financed at locally structured terms. See River Country Co-op for complete details.



## **John Deere Farm Plan (Multi-Use Act.)**

River Country / MFG Custom Program

Multi-Use Account Required • \$10,000 Minimum Purchase

- 9.25% APR (Prime\* + 2.0%) — Due in full December 2026 (*No cash discount*)
- 10.25% APR (Prime\* + 3.0%) — Due in full January 2027 (*No cash discount*)
- 12.50% APR (Prime\* + 5.25%) — Due in full March 2027 (*No cash discount*)

Manufacturer Financing Programs: *Available with approved John Deere Multi-Use Account*

BASF Crop Protection: 0% Fixed APR — Due November 2026 (\$10,000 minimum initial purchase)

Bayer Crop Protection:

- 0% APR on purchases 9/1/25–1/16/26
- 2.9% Fixed APR on purchases 1/17/26–8/31/26
- Due in full November 2026 — \$2,500 minimum purchase

DEKALB / Asgrow: Rates as low as Prime – 1% — Due in full November 2026

FMC: No Payment / No Interest until September 1, 2026, then Standard terms thereafter

Details: Multi-Use Account with Special Terms limit required. Account must be in good standing.

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\*Prime Rate: 6.75%\* As of January 26, 2026. Financing offered through John Deere Financial, f.s.b., subject to credit approval, account terms, and retailer participation. A Multi-Use Account with available Special Terms limit is required. RCC Prime programs require a \$10,000 minimum purchase and are due in full by the selected maturity date (Dec 2026, Jan 2027, or Mar 2027). No cash discount applies. Manufacturer programs subject to participation, minimum purchase requirements, enrollment deadlines, and stated maturities (generally Nov 2026 unless otherwise noted). Promotional rates apply from purchase date (may be prior to delivery). After promotional periods, standard Multi-Use Account rates apply to unpaid balances. Rates, terms, eligible products, and availability subject to change. Prepay, John Deere Financing, and Rabo programs may not be combined on the same product dollars. See River Country Co-op for complete details.



## **Rabo AgriFinance**

Seed • Crop protection • Fertilizer • Crop inputs • Agronomic services

### **Program Features:**

- Manufacturer promotions available services (programs vary by manufacturer)
- Interest begins at purchase (may be prior to delivery)
- Each advance carries its own maturity

#### **BASF / FMC Financing (2026)**

0% APR all season, *or*

0% No Pay / No Interest, followed by 7.5%–8.5% fixed APR

#### **Bayer Crop Protection (2026)**

0% APR until March 16, 2026, then 2.9% fixed APR

*or*

0% APR on qualified purchases until January 16, 2026

2.9% fixed APR on purchases January 17 – August 31, 2026

#### **AMVAC (2026)**

0% NPNI until 9/1/26, then Prime + 3% APR

Due Nov 2026 (min. \$7,500, 2 products)

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\*Financing offered through Rabo AgriFinance LLC, subject to credit approval and program terms. Individual applicant required on all accounts. Entity applicants must provide Beneficial Owner certification. Promotional rates, eligible products, and maturities vary by manufacturer. Interest begins at purchase date (may be prior to delivery). Each advance has its own maturity. Rates and availability subject to change. See River Country Co-op for complete details.