



2024 Agronomy Finance Programs

River Country Coop and Marathon Feed & Grain pride themselves 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 and Marathon Feed & Grain.

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 \$600,000
3. General Crop Inputs receive **9.0%** variable interest rate good through September 30th, 2024 then **9.5%** variable rate
4. Interest rate as of February 13th, 2024 variable APR interest rates are based on the CFA Advantage Rate
5. CFA Interest Rate indices are published at www.cfafs.com/financials
6. 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
7. Maturity: Loan matures (payment due date) **March 15th, 2025**
8. Financing is subject to CFA Input Advantage Loan approval and \$200 loan closing fee advanced on the loan
9. 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 **10.0%** variable interest rate as of February 13th, 2024 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
5. Financing for all crop inputs purchased from River Country Co-op
6. Dairy operation input financing available with milk assessment
7. Loan due upon maturity date of **February 10th, 2025**
8. Application fee of \$200 plus if applicable a \$40 UCC filing fee
9. Provide completed application to Brad Lieders for processing

John Deere Farm Plan(Multi-Use Act.)

1. River Country / MFG Custom Program

- a. 10.50%* (Prime + 2.0%) APR Due In Full December 2024 (no cash discount)
- b. 13.0%* (Prime + 4.5%) APR Due In Full January 2024 (no cash discount)
- c. 13.75%* (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, 2024
 - Minimum initial purchase \$1,000 required

*-Variable annual percentage rate (APR) at Citibank Prime plus program rate. Variable prime interest rate was 8.5% as of February 13th, 2024

2. Manufacture programs:

- a. BASF – Fixed 1.9% APR due in November 2024
- b. Bayer/DEKALB Asgrow
 - Bayer Crop Protection - Fixed 3.9% APR due in November 2024– 2 product requirement
 - DEKALB Asgrow – variable rates as low as Prime -1%
- c. FMC - No-Payment/No-Interest until September 1st, 2024 followed by Standard Terms
- d. WinField United CROPLAN Special Terms Financing on Seed & Signature Crop Protection
 - a. 10.50%* (Prime + 2.0%) APR Due In Full December 2024
 - b. 7.50%* (Prime - 1.0%) APR Due In Full December 2024 (no cash discounts)

To apply for a Multi-Use account go to 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 / MFG Custom Program – 9.50%* (Prime + 1%) variable APR Due In Full December 31st 2024 (no cash discount)

3. 2022 BASF Financing

- a. 1.99% APR through March 15th, 2024 and then 2.99% APR through the remainder of the season.
- b. Available October 1st, 2023 through September 30th, 2024
- c. Maturity date (payment due date) November 2024
- c. Purchase one or more participating BASF distributed products
- d. Meet a total minimum sales value of \$5,000

4. 2022 Syngenta/NK Seed Financing

- a. 1.9% APR until maturity date (payment due date) December 13th, 2024
Available September 1st, 2023 to December 31st, 2023
- c. 3.9% APR until maturity date (payment due date) December 13th, 2024
Available January 1st, 2024 to August 31st, 2024
- c. Minimum \$3,500 Initial Purchase
- d. Valid on NK® Corn, NK Soybeans and Enogen® brand Corn

To apply for a Rabo account go to grower.raboag.com/apply

Must have approved Rabo AgriFinance account

*-Variable rate as of February 13th, 2024

Refer to company specific program details for additional details

2/13/2024