$1K FBN® STORE CREDIT WITH QUALIFED LAND LOAN APPLICATION

FBN FINANCE

PROGRAM SUMMARY

Receive $1,000 *FBN* Store Credit with a qualified Land Loan application.

OFFER	PROGRAM PERIOD
$1,000 FBN Store Credit	**October 1, 2025 - December 31, 2025**

ELIGIBLE PARTICIPANTS

- *FBN* Direct chem or livestock customers who do not currently have an open land loan application or closed land loan with *FBN* Finance

REQUIREMENTS FOR PROGRAM QUALIFICATION

- Loan purpose intended for buying or refinancing farm, ranch or pasture land
- User has a credit score 720+
- Loan size of $250k+
- 70% LTV or less
- Valid Tax Return & Balance Sheet
- Completed application

FULFILLMENT

- Completed Land Loan applications that meet the above qualification requirements will have store credit automatically applied to their *FBN* account within 14 days from application submission
- Store credit must be used by September 30, 2026

This offer applies only to customers who purchased crop protection or livestock from the *FBN* Direct store and do not currently have a closed land loan or open land loan opportunity with *FBN* Finance. A qualified application is defined as a completed land loan application, with a loan purpose intended for buying or refinancing farm, ranch or pasture land, the land needs to be the highest and best use for agriculture, the user has a minimum credit score of 720, the loan amount is a minimum of $250K, the user provides a valid tax return and balance sheet, and the application is for a maximum 70% LTV. Applicants are not eligible if they completed their application and submitted said application for review prior to this offer.

If a user is deemed eligible, they will receive $1,000 in credit to the FBN Direct store. The $1,000 credit will be uploaded into a user’s account within 14 days from the day of submitted application. Credit will expire September 30, 2026. Offer subject to change. Limit one credit per enterprise. Credits have no cash value.

Terms and conditions apply. FBN Finance, LLC commercial operating lines of credit are offered by FBN Finance, LLC and are available only where FBN Finance, LLC is licensed. Equipment, land, input, and operating financing provided in connection with our financing partners. To qualify for a financing offer, a borrower must be a member of Farmer’s Business Network, Inc. and meet the underwriting requirements of FBN Finance, LLC and its lending partners. All credit is subject to approval and underwriting. Interest rates and fees will vary depending on your individual situation. Not all applicants will qualify. NMLS ID: 1631119.