

2023 INPUT FINANCING PROGRAM



Program Summary

Finance your crop inputs and livestock products with *FBN Finance*. Plus, take advantage of opportunities to purchase with 0% interest all season long with our 0% Club, for those who qualify.

PROGRAM	INTEREST RATE	REQUIREMENTS	PURCHASE TIMING
STANDARD FINANCING	0%	Any financed purchase of seed, crop protection, adjuvants, crop nutrition, livestock feed and animal health products.	September 1, 2022 - January 20, 2023
	6.5%	Any financed purchase of seed, crop protection, adjuvants, crop nutrition, livestock feed and animal health products.	January 21 - August 31, 2023
0% CLUB TIER 1	0%	<ul style="list-style-type: none"> • Purchase \$50,000 of crop protection, seed, adjuvant, crop nutrition, animal health or feed products (including shipping and handling for purposes of eligibility) • Purchase \$10,000 of animal health or livestock feed products alone (including shipping and handling for purposes of eligibility) • Extend 0% interest financing through August 31, 2023 	September 1 - December 23, 2022
0% CLUB TIER 2	0%	<ul style="list-style-type: none"> • Purchase \$75,000 of crop protection, seed, adjuvant, crop nutrition, animal health or feed products (including shipping and handling for purposes of eligibility) • Purchase \$20,000 of animal health or livestock feed products alone (including shipping and handling for purposes of eligibility) • Extend 0% interest financing through August 31, 2023 	December 24, 2022 - January 20, 2023

Payment due in full by January 1, 2024

FULFILLMENT

- Credit-approved customers will select "Pay with Extended Terms" in the Payment screen as part of the Checkout process in the FBN Direct Store

QUALIFYING LOCATIONS

Input financing is available to FBN® members where FBN Finance, LLC, is licensed to offer input financing, which includes the following states: AL, AZ, AR, CA, CO, FL, GA, ID, IL, IN, IA, KS, KY, LA, MD, MI, MN, MS, MO, MT, NE, NJ, NM, NY, NC, ND, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WV, WI, WY



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QUALIFYING PRODUCTS

- From FBN Direct®: seed, crop protection, adjuvants, crop nutrition and livestock feed products

GENERAL REQUIREMENTS

- Must be a member of *FBN*
- Must complete a credit application and be approved by *FBN Finance, LLC* or our lending partner
- Customer must be credit qualified by *FBN Finance, LLC*, and all loan documents must be fully executed
- Payment in full must be made by January 1, 2024; default interest rate charges apply.

0% CLUB REQUIREMENTS

- Members must purchase at least \$50,000 by December 23, 2022 or \$75,000 by January 20, 2023 worth of crop protection, seed, crop nutrition, animal health or livestock feed products or \$10,000 by December 23, 2022 or \$20,000 by January 20, 2023 of animal health or livestock feed products alone (including shipping and handling for purposes of eligibility), within this 30 day window, then all additional purchases made before August 31, 2022 will be charged 0% interest if paid in full by January 1, 2024.
- Qualifying purchases may include shipping or delivery fees, but must result in a net total of \$10,000 or greater for livestock feed and animal health only or \$50,000 or greater on a combination of seed, crop protection, adjuvants, crop nutrition, livestock feed and animal health products after applying any discounts or credits

FULFILLMENT

- Credit-approved customers will select “Pay with Extended Terms” on “Input Financing Line” in the Payment screen as part of the Checkout process in the *FBN Direct Store*

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FBN Finance, LLC commercial operating lines of credit are offered by FBN Finance, LLC and are available only where FBN Finance, LLC is licensed. Input 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.

