

2023 NEW CUSTOMER FINANCING PROGRAM



Program Summary

Customers who purchase from FBN Direct® for the first time later in the season still have a unique opportunity to access **0% interest financing on inputs** upon approved credit, either through a **FBN Finance® Input Line** or **Operating Line of Credit**.

PROGRAM	INTEREST RATE	REQUIREMENTS	PURCHASE TIMING
STANDARD NEW CUSTOMER FINANCING	0%	Any financed purchase of qualifying products made within 30 days of the first purchase.	December 21, 2022 - August 31, 2023
	Standard interest rates apply for Input and Operating lines of credit	Any financed purchase of qualifying products made 31 days or later following the first purchase, when total spend does not meet qualification for 0% Club within 30 days of the first purchase.	31 Days after first purchase between December 21, 2022 - August 31, 2023
NEW CUSTOMER 0% CLUB	0%	Purchase a minimum \$20,000 on crop protection, seed, animal health or livestock purchases within 30 days of the first purchase in the program period OR Purchase a minimum \$5,000 on animal health or livestock feed purchases alone (including shipping and handling for purposes of eligibility)	31 Days after first purchase between December 21, 2022 - August 31, 2023

This 0% offer will remain for both programs through the payment due date as long as payment is made on respective due dates. If minimum spend is not reached to qualify for the 0% Club program, then the standard interest rate will apply for any purchases made after the program period ends.

PAYMENT DUE DATES

OPERATING LINES
MARCH 1, 2024*

INPUT LINES
JANUARY 1, 2024

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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

Products sold or distributed through FBN Direct® are offered by FBN Inputs, LLC and are available only in states where FBN Inputs, LLC is licensed and where those products are registered for sale or use, if applicable. Please check with your local extension service to ensure registration status. Terms and conditions apply.

QUALIFYING PRODUCTS

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

GENERAL REQUIREMENTS

- Must be a member of *FBN*
- Must satisfy the definition of a new customer with *FBN Direct*. The definition of a new customer is defined as a buyer who has not transacted with *FBN Direct* in any product category since August 31, 2021
- Must complete a credit application for each line of credit separately - Input Line and Operating Line - 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 for Input Lines and March 1, 2024* for Operating Lines; default interest rate charges apply
- Qualifying purchases may include shipping or delivery fees, but must result in a net total of \$5,000 or greater for livestock feed and animal health only or \$20,000 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 applications are available to complete online at fbn.com/direct/financing-options
- When purchasing inputs, customers will select "FBN Operating Line" on "Input only Financing" in the Payment screen as part of the Checkout process in the *FBN Direct Store*

*Advances on the FBN® Finance Operating Line that are not for the purchase of input products from FBN Direct® will be charged interest at the stated (non-promotional) contract rate in the Operating Line of Credit loan agreement. Payments for all amounts owed under the associated FBN® Finance Operating Line of Credit are due March 1, 2024. If the total balance for all amounts owed is not paid in full by March 31, 2024, interest charges on all purchases of input products made through FBN Direct® between December 21, 2022 - August 31, 2023, using an Operating Line of Credit through FBN® Finance will be imposed from the purchase date at the stated (non-promotional) contract rate in the Operating Line of Credit loan agreement.

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.

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