

2024 OPERATING LINE PROMOTIONAL RATES



PROGRAM SUMMARY

Lock in promotional rates on FBN® input purchases for a limited time when you take out an Operating Line of Credit with FBN Finance.

	SEPTEMBER 1 - NOVEMBER 21, 2023	NOVEMBER 22, 2023 - JANUARY 31, 2024	FEBRUARY 1 - AUGUST 31, 2024
Financing Rate	3.99%	4.99%	Standard Financing Rate (Variable Rate: ~8.75%)
Rate Lock Qualification	Spend a minimum \$50,000 on all FBN inputs or \$10,000 in livestock products only by November 21, 2023 to lock in these promotional rates on future purchases through August 31, 2024.	Spend a minimum \$75,000 on all FBN inputs or \$25,000 in livestock products only by January 31, 2024 to lock in these promotional rates on future purchases through August 31, 2024.	

QUALIFYING PRODUCTS

- Products from FBN for promotional rates include: seed, crop protection, adjuvants, crop nutrition and livestock 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
- Loan sizes of \$100,000 - \$1,000,000
- Payment in full must be made by March 1, 2025; default interest rate charges apply.

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

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ADDITIONAL TERMS & CONDITIONS

- 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. 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.
- Qualified farmers who apply and accept* the terms of an Operating Line of Credit through FBN Finance of \$100,000 to \$1,000,000 and payoff the balance in full by March 10, 2025 are eligible to receive a promotional interest rate of 3.99% when using the Operating Line of Credit to finance purchases of input products made through FBN between September 1, 2023 - November 21, 2023 and a promotional interest rate of 4.99% when using the Operating Line of Credit to finance purchases of input products made through FBN between November 22, 2023 - January 31, 2024. Qualifying input products include crop protection, adjuvant, crop nutrition, seed, animal health and livestock feed. Advances on the FBN Finance Operating Line that are not for the purchase of input products from FBN will be charged interest at the stated (non-promotional) contract rate in the Operating Line of Credit loan agreement.*
- Approved farmers who apply for and accept the terms of an FBN Finance Operating Line and make a minimum \$50,000 purchase of any input categories or \$10,000 of animal health or livestock feed products only from FBN by November 21, 2023 or a \$75,000 purchase of any input categories or \$25,000 of animal health or livestock feed products only from FBN by January 31, 2024 will receive the benefit of automatic qualification for a promotional rate lock from FBN Finance. The rate lock offers qualified farmers a promotional rate from 3.99% - 4.99% interest, based on the timing of qualification, on future purchases of input products only made through FBN by August 31, 2024.
- Payments for all amounts owed under the associated FBN Finance Operating Line of Credit are due March 1, 2025. If the total balance for all amounts owed is not paid in full by March 10, 2025, interest charges on all purchases of input products made through FBN between September 1, 2023 - August 31, 2024, 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.
- *Borrower will have seven (7) days from date of acceptance to sign loan notes and for loans greater than \$500,000, thirty (30) days to fulfill all conditions outlined in the loan note.
- Products sold or distributed through FBN 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.