

2024 INPUT FINANCING PROGRAM



PROGRAM SUMMARY

Finance your FBN® crop inputs and livestock products with **Input Financing** from *FBN Finance*. Plus, take advantage of opportunities to lock in promotional interest rates all season long with our **Rate Lock Qualification**, for those who qualify.

	SEPTEMBER 1 - NOVEMBER 21, 2023	NOVEMBER 22, 2023 - JANUARY 31, 2024	FEBRUARY 1 - AUGUST 31, 2024
Financing Rate	5.99%	6.99%	Prime + 2.5%
Rate Lock Qualification	Spend a minimum \$50,000 on all <i>FBN</i> inputs or \$10,000 in livestock products only by November 21 to lock in these promotional rates on future purchases through Aug 31, 2024.	Spend a minimum \$75,000 on all <i>FBN</i> inputs or \$25,000 in livestock products only by January 31 to lock in these promotional rates on future purchases through August 31, 2024.	

QUALIFYING PRODUCTS

- *FBN* inputs: 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
- Payment in full must be made by January 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

QUALIFYING LOCATIONS

- Input financing is available to *FBN* members in all 50 states

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ADDITIONAL TERMS & CONDITIONS

- Qualified farmers who are approved and accept the terms of an Input Financing through *FBN Finance* or its affiliated lending partner of \$10,000 to \$500,000 and payoff the balance in full by January 1, 2025 are eligible to receive a promotional interest rate of 5.99% when using the Input Financing to finance purchases of input products made through *FBN Direct* between September 1, 2023 - November 21, 2023 and a promotional interest rate of 6.99% when using the Input Financing to finance purchases of input products made through *FBN Direct* between November 22, 2023 - January 31, 2024. Qualifying input products include crop protection, adjuvant, crop nutrition, seed, animal health and livestock feed.
- Approved farmers who make a minimum \$50,000 purchase of any input categories or \$10,000 of animal health or livestock feed products only from *FBN Direct* 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 Direct* by January 31, 2024 will receive the benefit of automatic qualification for a promotional rate lock from *FBN Direct*. The rate lock offers qualified farmers a promotional rate from 5.99% - 6.99% interest, based on the timing of qualification, on future purchases of input products only made through *FBN Direct* by August 31, 2024.
- Payments for all amounts owed under the associated *FBN Finance* Input Financing are due January 1, 2025. If the total balance for all amounts owed is not paid in full by January 10, 2025, late fees will be imposed.
- During the standard program pricing period of February 1, 2024-August 31st, 2024, and after January 1, 2025, the interest rate will be subject to the prime rate as reported in the Wall Street Journal plus 2.50%. On the first day of each month the interest rate shall be adjusted by adding a margin of 2.50% to the current prime rate.