






# FBN<sup>®</sup> PLATINUM MEMBERSHIP



## PROGRAM SUMMARY

Earn **PLATINUM** member benefits from *FBN* when you meet minimum purchase requirements by the end of Cyber Days, December 13, 2024. Unlock 0% interest financing all season long plus 2% price protection, free in-season delivery, special access to promotions and offers throughout the year and MORE.

QUALIFICATION STEPS	BENEFITS
<p>Spend a minimum of <b>60% of your previous year's spend</b> on all <i>FBN</i> inputs or livestock products by December 13, 2024.</p> <p style="text-align: center;">+</p> <p>Include <b>6 unique products at \$2,500 each</b> for crop protection products or <b>\$1,000 each for livestock products</b>.</p>	 <p><b>0% interest financing</b> through 11/1/25 on <i>FBN</i> products purchased through 8/31/25.</p>
	 <p><b>Up to 2% price protection</b> on any GCS, Willowood USA™ or Farmers First™ brand products purchased during Cyber Days 2024. <b>EXCLUDES GLYPHOSATE &amp; GLUFOSINATE HERBICIDES.</b></p>
	 <p><b>Two (2) FREE in-season deliveries</b> for orders of less than \$5,000.</p>
	 <p>Open a Brokerage Account with <i>FBN</i> Risk Management and fund it with at least \$2,000 or more and receive <b>\$250 of commission-free trades*</b>.</p>
	 <p>Be the first or <b>ONLY <i>FBN</i> members</b> to access <b>special deals and promotions throughout the season, including CYBER 2025.</b></p>

See additional terms and conditions on page 2.

\*FBN Brokerage services are offered by FBN BR LLC - NFA ID: 0508695.

**Disclaimer:** Commodity trading, including futures, hedging and speculating, involves substantial risk of loss and may not be suitable for all investors.

# FBN<sup>®</sup> PLATINUM MEMBERSHIP



## GENERAL REQUIREMENTS

- FBN Member Account
- Minimum purchase equaling 60% of their prior year's spend (September 1, 2023 - August 31, 2024) of any crop input or livestock categories (including 6 products at \$2,500 each from crop protection or \$1,000 each from livestock) from FBN Direct in the period of September 1 - December 13, 2024
- Member may purchase with cash payment methods as long as minimum purchase requirements are met

## FULFILLMENT

- Member eligibility will be tracked in "My Profile" at FBN.com and in the FBN app
- 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.
- Approved farmers who make a minimum purchase equaling 60% of their prior year's spend (September 1, 2023 - August 31, 2024) of any crop input or livestock categories (including 6 products at \$2,500 each from crop protection or \$1,000 each from livestock) from FBN Direct by December 13, 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 of 0% interest, based on the timing of qualification, on future purchases of input products only made through FBN Direct by August 31, 2025.
- Qualified farmers who apply and accept\* the terms of an Operating Line of Credit through FBN Finance of \$150,000 to \$1,000,000 and payoff the balance in full by March 1, 2026 are eligible to receive a promotional interest rate of 0% when using the Operating Line of Credit to finance purchases of input products made through FBN between September 1, 2024 - December 31, 2024. After December 31, 2024, standard rates apply, unless rate lock qualified. Qualifying input products include crop protection, adjuvants, crop nutrition, animal health, liquid feed and mineral. 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.\*
- Promotional 0% interest rate expires November 1, 2025
- Payments for all amounts owed under the associated FBN Finance Operating Line of Credit are due March 1, 2026. If the total balance for all amounts owed is not paid in full by March 10, 2026, interest charges on all purchases of input products made through FBN between September 1, 2024 - August 31, 2025, using an Operating Line of Credit through FBN Finance will be imposed from the purchase date at the stated (nonpromotional) contract rate in the Operating Line of Credit loan agreement.
- Payments for all amounts owed under the associated FBN Finance Input Financing are due January 1, 2026. If the total balance for all amounts owed is not paid in full by January 10, 2026, late fees will be imposed.
- For any purchases made of GCS, Willowood USA™ or Farmers First™ branded products during Cyber Days 2024 (November 18, 2024 - December 13, 2024), if the price decreases prior to February 28, 2025 or the date delivery is taken, whichever comes first, member will receive a credit on their account of the total difference, up to 2% of the original purchase price, on or around March 7, 2025. EXCLUDES GLYPHOSATE & GLUFOSINATE HERBICIDES.
- Delivery fees, for up to two orders of under \$5,000, will be waived by a member of the FBN Customer Experience Team at the time of Sales Order Acknowledgement.
- Open a Brokerage Account with FBN Risk Management and fund it with at least \$2,000 or more and receive \$250 of commission-free trades beginning December 16, 2024.

## QUALIFYING LOCATIONS

- 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.

Financing offered by FBN Finance, LLC and its lending partners. Terms and conditions apply. To qualify, a borrower must be a member of Farmer's Business Network, Inc. and meet all underwriting requirements. Interest rates and fees will vary depending on your individual situation. Not all applicants will qualify. NMLS ID: 1631119.

© 2014 - 2024 Farmer's Business Network, Inc. All rights Reserved. The sprout logo, "Farmers Business Network", "FBN", "Farmers First", and "FBN Direct" are trademarks, registered trademarks or service marks of Farmer's Business Network, Inc. FBN Direct products and services and other products distributed by 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. If applicable, please check with your local extension service to ensure registration status. All products and prices are subject to change at any time and without notice. Terms and conditions apply.