

# 2025 RETURNING CUSTOMER FINANCING



## PROGRAM SUMMARY

Finance your FBN® crop inputs and livestock products with an **Operating Line of Credit** or **Input Financing** from FBN Finance. Take advantage of **0% interest financing** on FBN products when you book early, and lock in 0% all season long with minimum qualifications. You can reach rate lock qualification levels with any payment method, including cash.

	SEP 1 - DEC 31, 2024	JAN 1- FEB 28, 2025	MAR 1 - AUG 31, 2025
<b>Financing Rate</b>	<b>0%</b>	<b>Input: Prime + 2.5% Operating: Standard Rate</b> (Unless Rate Lock Qualified)	<b>Input: Prime + 2.5% Operating: Standard Rate</b> (Unless Rate Lock Qualified)
<b>0% Rate Lock Qualification</b>	Spend a minimum of <b>60% of your previous year's spend</b> on all FBN inputs or livestock products by December 31, 2024 and include <b>6 unique products at \$2,500 each</b> (\$1,000 each for livestock products) to lock in 0% interest financing through 11/1/25 on FBN products purchased through 8/31/25.	Spend a minimum of <b>75% of your previous year's spend</b> on all FBN inputs or livestock products by February 28, 2025 and include <b>6 unique products at \$2,500 each</b> (\$1,000 each for livestock products) to lock in 0% interest financing through 11/1/25 on FBN products purchased through 8/31/25.	

## QUALIFYING PRODUCTS

- FBN inputs: crop protection, adjuvants, seed and crop nutrition (excluding bulk fertilizer)
- Livestock products: animal health, liquid feed and mineral

## 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 for Operating Line \$150,000 - \$1,000,000 or Input Financing \$10,000-\$500,000.
- Input Financing payment in full must be made by Jan. 1, 2026; default interest rate charges apply
- Operating Line payment in full must be made by Mar. 1, 2026; default interest rate charges apply
- Promotional 0% interest rate expires November 1, 2025
- Previous year spend is defined as the period of September 1, 2023- August 31, 2024
- Bulk fertilizer and cash payments count towards minimum spend requirement

## FULFILLMENT

- Credit-approved customers will select "Input Only Financing" or "FBN Finance Operating Line" 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

- 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.
- For purchases using *FBN Finance* input line of credit, qualified farmers must purchase within promotional period (September 1 - December 31, 2024) to receive the promotional rate: 0% interest through November 1, 2025 and prime +2.50% on purchases thereafter. Payment in full must be made by January 1, 2026; default interest rate charges apply. After November 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.
- 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 and/or the date of purchase is within 30 days of the first purchase. 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.
- 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 31, 2024, or 75% 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 February 28, 2025 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.
- 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.
- During the standard program pricing periods of January 1, 2025- February 28, 2025, and after March 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.

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.

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