

2025 NEW CUSTOMER FINANCING



PROGRAM SUMMARY

0% Financing for New Customers

Get 0% interest financing on FBN® products through December 31, 2024 and lock in 0% interest financing all season long by spending \$20,000 and meeting purchase qualifications when you take out an **Operating Line of Credit** or **Input Financing** with FBN Finance. You can reach rate lock qualification levels with any payment method, including cash.

	SEP 1 - DEC 31, 2024	JAN 1 - AUG 31, 2025
Financing Rate	0%	0% (For first 30 days, then Prime +2.5% for Input Financing or standard rates for Operating Lines apply after 30 days unless rate lock qualified)
0% Rate Lock Qualification	Spend a minimum of \$20,000 on all <i>FBN</i> inputs or livestock products by December 31, 2024 and include 4 unique products at \$1,000 each to lock in 0% interest financing through 11/1/25 on <i>FBN</i> products purchased through 8/31/25.	Spend a minimum of \$20,000 on all <i>FBN</i> inputs or livestock products within 30 days of your first purchase and include 4 unique products at \$1,000 each to lock in 0% interest financing through 11/1/25 on <i>FBN</i> products purchased through 8/31/25.

QUALIFYING PRODUCTS

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

GENERAL REQUIREMENTS

- A new customer is defined as a *FBN* member who has not purchased crop protection, adjuvants, crop nutrition or livestock products since August 31, 2023
- 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
- 0% Rate Lock: Mix of at least 4 products within crop protection, adjuvants, crop nutrition or livestock categories with minimum spend of \$1,000 per product; supplemental spend to reach \$20K can be from any *FBN* Direct® category
- 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

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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.
- A new customer is defined as a *FBN* member who has not purchased crop protection, adjuvants, crop nutrition or livestock products since August 31, 2023.
- 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 or qualified farmers who apply and accept* the terms of an Input Financing through *FBN Finance* and payoff the balance in full by January 1, 2026 are eligible to receive a promotional interest rate of 0% when using the Operating Line of Credit or Input Financing 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.*
- Approved farmers who apply for and accept the terms of an *FBN Finance* Operating Line or Input Financing and make a minimum \$20,000 purchase of any input categories including one of the following product mix options: 4+ products in Crop Protection, Adjuvants, Crop Nutrition, Animal Health, Liquid Feed or Mineral with a minimum spend per product of \$1,000 only from *FBN*, by December 31, 2024 will receive the benefit of automatic qualification for a promotional rate lock from *FBN Finance*. This rate lock offers qualified farmers a promotional rate of 0% interest through Nov. 1, 2025 on *FBN* purchases through August 31, 2025. Promotional 0% interest rate will be achieved through offsetting statement credits from *FBN*.
- 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.
- During the standard program pricing period of January 1, 2025 - August 31st, 2025, and after January 1, 2026, the interest rate outside of the first 30 days for those not rate lock qualified 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.
- Promotional 0% interest rate expires November 1, 2025
- *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.

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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