

2026 INPUT FINANCING



PROGRAM SUMMARY

Finance your crop inputs, seed and livestock products from FBN® with **Input Financing** from *FBN Inputs*. Take advantage of 2.99% interest financing or **rate lock at 0% interest financing** all season long with minimum qualifications.

	SEP 13 - DEC 31, 2025	JAN 1- AUG 31, 2026
Financing Rate	2.99% (Unless Rate Lock Qualified)	2.99% (Unless Previously Rate Lock Qualified)
0% Rate Lock Qualification	Spend a minimum of \$20,000 on all <i>FBN</i> inputs, seed or livestock products by December 31, 2025 and include at least 4 unique products with a minimum of \$1,000 each to lock in 0% interest financing through 9/30/26 on qualifying <i>FBN</i> products purchased through 8/31/26.	N/A

QUALIFYING PRODUCTS

- *FBN* inputs: crop protection, adjuvants, seed and crop nutrition (excluding bulk liquid 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 Inputs* or our lending partner
- Customer must be credit qualified by *FBN Inputs* and all loan documents must be fully executed
- Loan sizes for Input Financing \$10,000-\$750,000
- Input Loan must be paid in full by Jan. 1, 2027; default interest rate charges apply
- Promotional rates of 0% and 2.99% interest rates will adjust to Prime +2.5% on Oct. 1, 2026
- Cash payments and bulk fertilizer purchases count towards \$20,000+ minimum spend

FULFILLMENT

- Credit-approved customers will select "Input Only Financing" 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

SEE PAGE 2 FOR ADDITIONAL TERMS & CONDITIONS

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ADDITIONAL TERMS & CONDITIONS

- For purchases using *FBN* Input Loans, qualified farmers must purchase within promotional period (September 13, 2025 - August 31, 2026) to receive the promotional rates: 0% or 2.99% interest through September 30, 2026. Payment must be made in full by January 1, 2027; default interest rate charges apply. After September 30, 2026, the interest rate will be subject to the prime rate as reported in the Wall Street Journal plus 2.50%.
- Approved farmers who make a minimum purchase equaling \$20,000 or more of any crop input, seed or livestock categories (including at least 4 products at a minimum of \$1,000 each) from *FBN Direct* by December 31, 2025 will receive the benefit of automatic qualification for a promotional rate lock from *FBN Direct*. The rate lock offer qualifies farmers for a promotional rate of 0% interest on all prior (dating back to September 13, 2025) and future purchases of input products only made through *FBN Direct* by August 31, 2026.
- Payments for all amounts owed under the associated *FBN* Input Loans are due January 1, 2027.

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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