

FBN[®] STORE CREDIT

GOLD & PLATINUM MEMBERS WITH QUALIFIED LAND LOAN APPLICATION



PROGRAM SUMMARY

Be eligible to receive up to **\$3,000 FBN Store credit** with a qualified Land Loan application and *FBN* Gold or Platinum Membership status.

MEMBERSHIP LEVEL	OFFER	PROGRAM PERIOD
Platinum	\$3,000 <i>FBN</i> Store Credit	January 1 - September 30, 2026
Gold	\$2,000 <i>FBN</i> Store Credit	January 1 - September 30, 2026

ELIGIBLE PARTICIPANTS

- *FBN* Platinum and Gold membership status
- Does not have an open Land Loan application with *FBN* Finance
- Has not closed a Land Loan with *FBN* Finance

REQUIREMENTS FOR PROGRAM QUALIFICATION

- Loan purpose intended for buying or refinancing farm, ranch or pasture land
- User has a credit score 720+
- Loan size of \$250k+
- 70% LTV or less
- Valid Tax Return & Balance Sheet
- Completed application

FULFILLMENT

- Completed Land Loan applications that meet the above qualification requirements will have store credit automatically applied to their *FBN* account within 14 days from application submission
- Store credit must be used by September 30, 2026

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This offer applies only to customers who purchased crop protection or livestock from the *FBN* Direct store and do not currently have a closed land loan or open land loan opportunity with *FBN* Finance. A qualified application is defined as a completed land loan application, with a loan purpose intended for buying or refinancing farm, ranch or pasture land, the land needs to be the highest and best use for agriculture, the user has a minimum credit score of 720, the loan amount is a minimum of \$250K, the user provides a valid tax return and balance sheet, and the application is for a maximum 70% LTV. Applicants are not eligible if they completed their application and submitted said application for review prior to this offer.

If a user is deemed eligible, Gold members will receive \$2,000 and Platinum members will receive \$3,000 in credit to the *FBN* store. The credit will be uploaded into a user's account within 30 days from the day of submitted application. Credit will expire September 30, 2026. Offer subject to change. Limit one credit per enterprise. Credits have no cash value.

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. Equipment, land, input, and operating 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. NMLS ID: 1631119.