

# 2022 NEW CUSTOMER INPUT FINANCING PROGRAM



## PROGRAM SUMMARY

- Finance your crop inputs and livestock products with Farmers Business Network®
- Plus, take advantage of opportunities to purchase with 0% interest all season long with our 0% Club, for those who qualify.

PROGRAM	INTEREST RATE	REQUIREMENTS
<b>STANDARD FINANCING</b>	0%	Any financed purchase of seed, crop protection, adjuvants, crop nutrition, livestock feed and animal health products within the first 30 Days of first transaction.
<b>0% CLUB</b>	0%	Purchase a minimum of \$30,000 of crop protection, seed, adjuvant, crop nutrition, animal health or feed products (including shipping and handling for purposes of eligibility) within 30 days of your first transaction to extend 0% interest through August 31, 2022
		Purchase \$5,000 of animal health or livestock feed products alone (including shipping and handling for purposes of eligibility) within 30 days of your first transaction to extend 0% interest through August 31, 2022

## QUALIFYING LOCATIONS

Input financing is available to FBN® members where *FBN Finance, LLC*, is licensed to offer input financing, which includes the following states: AL, AZ, AR, CA, CO, FL, GA, ID, IL, IN, IA, KS, KY, LA, MD, MI, MN, MS, MO, MT, NE, NJ, NM, NY, NC, ND, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WV, WI, WY

## QUALIFYING PRODUCTS

- From FBN Direct®: seed, crop protection, adjuvants, crop nutrition and livestock feed products
- From FBN Pharmacy™ LLC: animal health products

## GENERAL TERMS (NEW MEMBER CLASSIFICATION)

- If Buyer has not transacted with FBN since August 31, 2019, then Buyer's Sales Orders placed within 30 days of first transaction after December 22, 2021 will be eligible for 0% interest extended credit terms if paid in full by January 1, 2023

## GENERAL REQUIREMENTS

- Must be a member of *FBN*
- Must complete a credit application and be approved by *FBN Finance, LLC* or our lending partner
- Member must have up-to-date tax exemption form and, where required, Restricted Use Pesticide (RUP) certificate on file with *FBN*
- Customer must be credit qualified by *FBN Finance, LLC*, and all loan documents must be fully executed
- Payment in full must be made by January 1, 2023; default interest rate charges apply
- Signed Master Distribution Agreement (MDA) and 2022 Annual Program Terms (APT)



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## Payment due in full by January 1, 2023

### 0% CLUB REQUIREMENTS

- Members must purchase at least \$30,000 worth of crop protection, seed, crop nutrition, animal health or livestock feed products, or \$5,000 of animal health or livestock feed products alone (including shipping and handling for purposes of eligibility), within this 30 day window, then all additional purchases made before August 31, 2022 will be charged 0% interest if paid in full by January 1, 2023

### FULFILLMENT

- Credit-approved customers will select "Pay with Extended Terms" in the Payment screen as part of the Checkout process in the *FBN Direct* Store

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Input financing is offered by FBN Finance, LLC and is available only where FBN Finance, LLC is licensed. Terms and conditions apply. To qualify, a borrower must be a member of Farmer's Business Network, Inc. and meet certain underwriting requirements. Interest rates and fees will vary depending on your individual situation. Not all applicants will qualify.

