



2022 CROP INPUT FINANCE PROGRAM

PROGRAM BENEFITS

- Improves security of product supply
- Locks in input costs to maximize income potential and reduce risk
- Secures a confidential source of payment for input products and services
- Offers early payment without penalty
- Presents a comprehensive agronomic relationship to complement your operation
- Saves time with a convenient one-stop source for all your input needs

Federated Co-ops, Inc. and The Cooperative Finance Association are making special financing programs available to you for the 2022 crop year. These special rates are only available for products and services provided by your member-owned cooperative.

2022 CROP INPUT FINANCE PROGRAM DETAILS

EARLY APPLICATION PERIOD BY 12/31/2021	2.25%* Variable Interest Rate through 8/31/2022, then 4.25%* Variable Interest Rate until 3/15/2023 on Agronomy Inputs 6.25%* Variable Interest Rate until 3/15/2023 on other Co-op purchases
MID-SEASON APPLICATION PERIOD BY 2/28/2022	4.25%* Variable Interest Rate until 3/15/2023 on Agronomy Inputs 6.25%* Variable Interest Rate until 3/15/2023 on other Co-op purchases
IN-SEASON APPLICATIONS AFTER 3/1/2022	6.25%* Variable Interest Rate until 3/15/2023 on all Co-op purchases

** As of September 10, 2021, variable interest rates are based on the CFA Advantage Rate. CFA interest rate indices are published at www.cfafs.com/interest-rates/*

Finance Program ----- Subject to CFA Credit approval and \$200 loan fee advanced on the loan

Application Services ----- Application of product qualifies for product finance terms

Fuel ----- All energy needs for field preparation, planting, harvesting, and irrigation

Maturity ----- Loan matures 3/15/2023



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