



2023 FINANCING PROGRAMS



Producers can be considered for any credit program with a single application.

Autumn Rewards & Seed/Crop Protection Loans

Provides financing for the following products:

Seed: brands include Allegiant®, DEKALB, Asgrow® & NK®

Chemistry: brands include BASF®, Bayer®, Corteva®, FMC®, Syngenta® & Valent®

CHS Branded Products: products include CHS branded adjuvants, micronutrients, seed treatments, PGRs, inoculants, XLR-rate® & Lumen

- AA & A loans qualify for Autumn Rewards:
 - Applied by Dec. 15, 2022 - Customer rate will be variable at CHSC base rate less 790bps until Maturity.
 - Applied by Jan. 15, 2023 - Customer rate will be variable at CHSC base rate less 600bps until Maturity.
 - Applied after Jan. 16, 2023 - Customer rate will be variable at CHSC base rate less 500bps until Maturity.
- Maturity: Dec. 15, 2023. After maturity, standard qualified rates will apply.

Fall Fertilizer \$200 loan fee

Provides financing for fall fertilizer and prepay for spring fertilizer through CHS Capital.

- AA & A loans - Customer rate will be variable at the CHS Capital base rate less 540bps until Maturity.
- B loans - Customer rate will be variable at the CHS Capital base rate less 440bps until Maturity.
- Maturity: Dec. 15, 2023. After maturity, standard qualified rates will apply.
- CHS Capital funds must be advanced on or prior to Feb. 1, 2023.

CHS Crop Inputs \$200 loan fee

Provides financing for inputs purchased from CHS not covered in other financing programs.

- AA & A loans - Customer rate will be variable at the CHS Capital base rate plus 10bps until Maturity.
- Maturity: Dec. 15, 2023. After maturity, standard qualified rates will apply.

Additional Information:

\$200 loan fee is a one-time charge if multiple loan applications are submitted (excludes Autumn Rewards). Documents and security for CHS Capital includes loan application/promissory note, LTV <50%, junior lien or higher (crops, feed, livestock, machinery & equipment). Programs subject to change at any time.

**CHS Capital Financing Applications can be filled out on
www.chsrochester.com under Financing & Credit**

**Applications due
June 15, 2023**