

2024 FINANCING PROGRAMS





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

Autumn Rewards

Provides financing for the following products:

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

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

<u>CHS Branded Products:</u> products include CHS branded adjuvants, micronutrients, seed treatments,

PGRs, inoculants, XLR-rate® & Lumen

- ONLY AA & A loans qualify:
 - 1.90% Applied by Dec. 15, 2023
 - 3.90% Applied Dec. 16, 2023 to Jan. 15, 2024
 - 4.90% Applied after Jan. 16, 2024
- Maturity: Dec. 15, 2024.

Allegiant Seed

Provides financing for qualified Allegiant Seed for crop year 9/1/2023 to 8/31/2024.

- ONLY AA & A loans qualify:
 - 1.90% Fixed Applied by Dec. 15, 2023
 - Interest may be covered by Retailer with the purchase of select Agronomy products.
- Maturity: Dec. 15, 2024.

Fall Fertilizer \$200 loan fee

Provides financing for fall fertilizer and prepay for spring fertilizer for crop year 9/1/2023 to 8/31/2024.

- AA & A Credit Customer rate will be variable at the CHS Capital base rate less 540bps until Maturity
- B Credit Customer rate will be variable at the CHS Capital base rate less 440bps until Maturity
- CHS Capital funds must be advanced on or prior to Feb. 1, 2024.
- Maturity: Dec. 15, 2024.

CHS Crop Inputs \$200 loan fee

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

- Customer rate will be variable at the CHS Capital base rate less 190bps until Maturity.
- Maturity: Dec. 15, 2024.

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, 2024