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**2019 CROP INPUT FINANCE  
PROGRAMS**

## CROP INPUT FINANCING PROGRAMS:

| PROGRAM:                                                                                                                                            | PROGRAM:                                                                                                          | PROGRAM:                                                                                                                          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------|
| CFA (COOPERATIVE FINANCE ASSN)                                                                                                                      | SECURE BY WINFIELD                                                                                                | AGRISPAN                                                                                                                          |
| A) General Crop Input Purchases 8.75% until 3/15/2020                                                                                               | Winfield or Winfield partnered seed & chemical                                                                    | AgriSpan (ProPartners) Synergy purchased inputs & input related expenses                                                          |
| B) Seed & Fall Applied Fertilizer 0% fixed until 2/28/2019 then 5.75% until 3/15/2020 on seed                                                       | 1.5%-2.5% (based on Winfield Scoring)                                                                             | Prime + 1% - Prime + 4% (based on Propartners scoring)                                                                            |
| C) All crop inputs from Synergy 5.75% until 3/15/2020                                                                                               |                                                                                                                   |                                                                                                                                   |
| <b>LOAN FEE:</b>                                                                                                                                    | <b>LOAN FEE:</b>                                                                                                  | <b>LOAN FEE:</b>                                                                                                                  |
| \$200.00                                                                                                                                            | \$125.00                                                                                                          | \$0.00                                                                                                                            |
| <b>LIMITATIONS:</b>                                                                                                                                 | <b>LIMITATIONS:</b>                                                                                               | <b>LIMITATIONS:</b>                                                                                                               |
| Cannot feed over 30% of crop<br>Crop Insurance Required & Lien on Crop                                                                              | Can feed up to 100% of crop                                                                                       | Can feed up to 100% of crop                                                                                                       |
| <b>APPLICATION PERIOD:</b>                                                                                                                          | <b>APPLICATION PERIOD:</b>                                                                                        | <b>APPLICATION PERIOD:</b>                                                                                                        |
| 8/1/2018 - 4/30/2019                                                                                                                                | 10/1/2018 - 4/30/2019                                                                                             | 1/1/2018 - 4/30/2019                                                                                                              |
| <b>MATURITY:</b>                                                                                                                                    | <b>MATURITY:</b>                                                                                                  | <b>MATURITY:</b>                                                                                                                  |
| 3/15/2020                                                                                                                                           | 2/2/2020                                                                                                          | 2/2/2020                                                                                                                          |
| <b>USE OF FUNDS:</b>                                                                                                                                | <b>USE OF FUNDS:</b>                                                                                              | <b>USE OF FUNDS:</b>                                                                                                              |
| A) General expenses: Land Rent, Custom Hire, Crop Insurance or any items under #C Purchased outside Synergy                                         | Winfield or Winfield partnered products purchased at Synergy (application & rental NOT applicable - product only) | Chemicals, Seed, Fertilizer, Gas, Fuel and Oil for field prep, planting, harvesting & irrigation, (includes application & rental) |
| B) Seed & Fall Applied Fertilizer (Prepays)                                                                                                         |                                                                                                                   |                                                                                                                                   |
| C) Synergy Purchases: Chemicals, Equipment Rent, Gasoline, Fuel and oil for field prep, planting, harvesting & Irrigation, Seed, Fertilizers & Lime |                                                                                                                   |                                                                                                                                   |

\*Loans of any type over \$250,000 will require additional financial data

\*Secure by Winfield and AgriSpan customers with recurring loans from 2018 and that scored >220 may use the Loan Renewal Request single page application.  
(All CFA borrowers and new Winfield & AgriSpan borrowers must complete a full application)