



**Secure**  
By **WINFIELD**  
**UNITED**



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**2020 CROP INPUT FINANCE  
PROGRAMS**

# CROP INPUT FINANCING PROGRAMS

## PROGRAM

LOAN  
RATES:

LOAN  
FEE:

LIMITATIONS:

APPLICATION  
PERIOD:

MATURITY:

USE OF  
FUNDS:

### SECURE BY WINFIELD

Winfield or Winfield  
partnered seed &  
chemical

\$125.00

Can feed up to  
100% of crop

10/1/2019 -  
4/30/2020

2/2/2021

Winfield or Winfield  
partnered products  
purchased at Synergy  
(application & rental  
NOT applicable -  
product only)

1.5% - 2.5% (based on  
Winfield Scoring)

### CFA (COOPERATIVE FINANCE ASSN)

A) General Crop Input  
Purchases 7.25%  
(variable) until  
3/15/2021  
B) Seed & Fall Applied  
Fertilizer 0% fixed  
until 2/28/2020 then  
5.25% (variable) until  
3/15/2021 on seed  
C) All crop inputs from  
Synergy 5.25%  
(variable) until  
3/15/2021

\$200.00

A) Cannot feed  
over 30% of crop  
B) Crop Insurance  
Required & Lien  
on Crop

8/1/2019 -  
4/30/2020

3/15/2021

A) General expense out-  
side Synergy (i.e. land  
rent, custom hire, crop  
insurance, etc.)  
B) Seed & fall applied  
fertilizer (prepays)  
C) Synergy purchases  
for inputs (i.e. seed,  
chemical, fertilizer, fuel,  
equipment  
rental, etc.)

### SIMPLI-FI BY CFA

Same rates as CFA  
program from above

\$200.00

4 Tier Groups to  
determine lien  
requirements

8/1/2019 -  
4/30/2020

3/15/2021

A) Can avoid jointly  
payable proceeds  
B) Can be used for all ag  
products (except feed)  
C) All purchases must  
be from Synergy (no  
checks)  
D) No crop insurance  
required

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

\*Secure by Winfield customers with recurring loans from 2019 and that scored >220 may use the Loan Renewal Request single page application.

(All CFA borrowers and new Winfield borrowers must complete a full application.)