



Assumption Cooperative Grain Company

**104 West North Street Assumption, Illinois 62510
217-226-3213**

September 2, 2025

Dear Patron:

Enclosed are the Harvest Policies for the 2025 Crop year. The discounts, drying and shrink rates are unchanged from last year.

Storage charges remain the same as last year. The minimum Storage charge for corn is 22 cents per bushel until Jan 2, 2026. The minimum Storage charge for soybeans is 22 cents per bushel until Jan 2, 2026.

Price Later remains the same as last year. The minimum charge for Price Later corn is 20 cents per bushel until Jan 2, 2026. The minimum charge for Price Later soybeans is 20 cents per bushel until Jan 2, 2026.

Starting on Jan 3, 2026, the monthly rate for Storage or Price Later is 4 cents per bushel per month prorated daily at the rate of \$.00133. This daily rate is also unchanged from last year.

******* Important Assumption Coop News*******

Are you familiar with Guaranteed Minimum Price contracts? The function of this cash contract includes purchasing a call option to participate in a possible market rally. The selection of the strike price and the futures month plus a service fee will determine the cost. While it can seem confusing, the four basic principles to remember are:

1. You know the minimum price that you will receive
2. There are no storage costs involved, only the cost of the option as described above.
3. That 80% of all options expire worthless. Which means it's like an insurance policy, and 80% of the time you will not collect on it. The other 20% of the time you are glad that you bought the call option.
4. Options trade in 5,000 bushel increments. It is best to tie it together with cash sales of 5,000 bushel increments to match up penny for penny.

Feel free to call any location manager, Jordan, or me to discuss.

Assumption Coop has a mobile app. The app can be downloaded on your phone using the app store. Your AgVision Anytime Account will sync with the app to keep track of scale tickets, open contract balances, and settlements. If you do not have an Anytime Account, one will be set up for you.

There will be a limited supply of trucks available during harvest to haul directly from a field to any Assumption Coop location. Call for availability and rates.

Sincerely,

Dan Beard
General Manager

Assumption 217-226-3213
Westervelt 217-738-2321

Pana 217-562-5084
www.acoop2.com

Palmer 217-526-3114
Owaneco 217-879-2363

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2025-2026 Schedule of Rates and Discounts for Corn

Storage	\$.22 per bushel to 1/2/2026, then \$.00133 per bushel per day until 9/30/2026, then new storage minimum and rates will be applied. (Corn for storage will be dried and shrunk to 14.5% moisture) (Corn for warehouse receipt will be dried and shrunk to 14.0% moisture)
Price Later (DP)	\$.20 per bushel to 1/2/2026, then \$.00133 per bushel per day until 9/30/2026, then new price later minimum and rates will be applied. (Corn for price later will be dried and shrunk to 15.0% moisture)
Drying	\$.025 per bushel each ½% moisture above 15.0% for cash sale, contract, price later \$.025 per bushel each ½% moisture above 14.5% for storage \$.025 per bushel each ½% moisture above 14.0% for warehouse receipt
Shrink	.0014 for each 1/10 th of moisture above 15.0% for cash sale, contract, or price later .0014 for each 1/10 th of moisture above 14.5% for storage .0014 for each 1/10 th of moisture above 14.0% for warehouse receipt
Test Weight	\$.01 per bushel each lb. or fraction thereof between 53.9# and 52.0# \$.02 per bushel each lb. or fraction thereof between 51.9# and 50.0# Below 50.0# subject to rejection
Damage	\$.03 per bushel for each percent from 5.1% to 10% \$.05 per bushel for each percent from 10.1% to 15% Above 15% subject to rejection
Foreign Material	\$.04 per bushel for each % above 3%
Sour, Musty, Weevily, Heating	\$.10 per bushel

**** RATES AND DISCOUNTS EFFECTIVE SEPTEMBER 1, 2025**

RATES AND DISCOUNTS ARE SUBJECT TO CHANGE WITHOUT NOTICE

EACH LOAD STANDS ON ITS OWN, NO AVERAGING

INVOICING OF DRYING AND STORAGE CHARGES

On January 31, 2026, all storage and drying charges accumulated through January 31, 2026 that have not already been deducted from grain checks will be invoiced, and these service charges must be paid by no later than February 28, 2026. After February 28, 2026, finance charges will be applied at a rate of 1.5% per month (APR of 18.0%). On September 30, 2026, all storage and drying charges through September 30, 2026 on all old crop corn and soybeans will be invoiced, and must be paid by no later than October 31, 2026. After October 31, 2026, finance charges will be applied at a rate of 1.5% per month (APR of 18.0%).

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2025-2026 Schedule of Rates and Discounts for Soybeans

Storage	\$.22 per bushel to 1/2/2026, then \$.00133 per bushel per day until 9/30/2026, then new storage minimum and rates will be applied.
Price Later (DP)	\$.20 per bushel to 1/2/2026, then \$.00133 per bushel per day until 9/30/2026, then new price later minimum and rates will be applied.
Moisture	1.75% shrink for each ½% or fraction thereof above 13.0%
Test Weight	\$.005 per bushel from 53.9# to 53.0# \$.01 per bushel each lb. from 52.9# and below
Damage	½% of price per bushel for each 1% from 1.1% to 5.0% 1% of price per bushel for each 1% above 5.1%
Foreign Material	All foreign material in excess of 1.0% shall be deducted from the gross weight
Sour, Musty, Weevily, Heating	\$.10 per bushel

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