

STANDARD CHS 2016 LOAN PRODUCTS

	Convenience Credit Crop Input	Convenience Credit Feed	Full Crop Operating & Large Crop Input		
Purpose	Fund crop inputs purchased from CBP	Fund feed products purchased from CBP	Fund crop inputs, fuel, land rent, repairs, & general living expenses to support cash flow needs through annual operating cycle		
Credit Tier Requirements	AA, A, & B	AA, A, & B	AA, A, B, & C		
Loan Amount	≤ \$250,000	≤ \$100,000	\$0 - \$250,000	\$250,001 - \$500,000	>\$500,000
Loan Application Requirements	1 page Crop Application, Note & Security Agreement ACH & Retailer Direct Advance Authorizations Entity Documents* <i>Online retailer submission</i>	1 page Feed Application, Note & Security Agreement ACH & Retailer Direct Advance Authorizations Entity Documents* <i>Online retailer submission</i>	Crop Application Balance Sheet ** Entity Documents*	Crop Application 2 years Balance Sheets ** 3 years Tax Returns (1040 & Schedule F) Entity Documents*	Crop Application 2 years Balance Sheets ** 3 years Tax Returns (1040 & Schedule F) Cash Flow Projection & Budget Entity Documents*
Lien Requirements	Junior lien on crop, feed, livestock, machinery & equipment	Junior lien on crop, feed, livestock, machinery & equipment	First Lien on Crop*** Assignment of Crop Insurance Blanket filing on machinery & equipment		
Standard Loan Conditions	35% of crop value Advance directly to retailer	Advance directly to retailer	65% Loan/Crop Value Crop Insurance ≥ Loan Joint Checks Post-Plant & Post Harvest crop inspections		
Standard Loan Features	Straight line of credit (LOC) 5.50% AA/ A & B Promotional rate options available by product \$200 Application Fee	Straight line of credit (LOC) 5.50% AA/ A & B Promotional rate options available by product \$100 Application Fee	Straight LOC (Revolving feature option for AA/ A > \$250,000) 5.15% AA/ A 6.40% B; C as approved ACH or Draft advances to retailer or customer \$200 Application fee		
Standard Maturity Date	02/10/2017	02/10/2017	02/10/2017		

* If applicant is an entity, submit Partnership Agreement, Articles of Incorporation, and Resolution to Borrow as applicable.

** Balance sheet dated with 90 days of application with supporting schedules and if applicant(s) is an entity or separate co-applicants, then submit financial information for entity and applicant.

*** First lien requirement may vary for large crop input with credit approval.