

Input Finance program 2026



September 2025 - August 2026
Providing Convenient Credit for Financing Your Crop

NEW for 2026 - Buy 100% seed (corn, soybeans and wheat- new or cleaned/treated) from Legacy and earn 0% on all seed until December 15, 2026!

0% Financing On All Other Seed Purchases through June 30, 2026 followed by 4.5% fixed interest rate through remaining term.

Application and 0% Seed Order deadline is **October 31, 2025** to qualify.



Finance Rate Levels



Ultra Max

**1.25%
under
prime**

**Due January 15,
2027**

Need to earn 5 points based on minimum purchase qualifications.

Max

**.75%
under
prime**

**Due January 15,
2027**

Need to earn 4 points based on minimum purchase qualifications.

Gold

**Prime
Rate**

**Due December
15, 2026**

Need to earn 3 points based on minimum purchase qualifications.

Silver

**Prime Rate
plus 1.5%**

**Due December
15, 2026**

Need to earn 2 points based on minimum purchase qualifications.

Bronze

**Prime Rate
plus 3%**

**Due December
15, 2026**

Need to earn 1 point based on minimum purchase qualifications.

Legacy Farmers Cooperative will adjust interest rate level if 80% of purchases for the farm business are not made to satisfy point requirements. Questions can be directed to your Legacy Crop Specialist or Holly Shiley at the Legacy Office.

✧ What is the Legacy Farmers Input Financing Program?

The Input Financing for the 2026 crop year allows you to purchase and finance your fall, spring, and summer crop input purchases from Legacy Farmers. This program also allows you to finance your agronomy prepay purchases with Legacy Farmers. Financing requires an approved application. Eligible charges are between September 1, 2025 and August 31, 2026. Minimum loan requirement is \$5,000.00.

✧ What is the financing rate?

Your finance rate is determined by the points you earn from purchasing the minimums set forth on the Seed Corn, Seed Beans, Fertilizer, CPP, delivered Fuels, Oils and Lubricants purchased through Legacy Farmers. There are 5 levels of interest rates with the lowest being 1.25% under prime and the highest being 3% over prime. We are also offering 0% Seed Financing on all seed brands that we sell through June 30, 2026. Beginning July 1, 2026, you will be charged a 4.5% fixed interest rate on financed seed through the remainder of the term unless you purchase 100% of your seed from Legacy Farmers.

✧ How do I qualify for 0% financing on my seed purchases?

Your seed order must be booked by October 31, 2025 in order to qualify for 0%.

To earn 0% you must maintain or grow your total corn and soybean seed acres from the previous year. If you do not meet this at the end of 2026 your interest level may be reassessed. The best way to ensure your seed purchases qualify you for the level desired and 0% financing, please be sure to fill out your Input Finance Worksheet timely and accurately. Those that purchase all of their farm seed needs from Legacy will have 0% through December 1, 2026, all other seed input loans will be stepped up to 4.5% fixed on July 1, 2026.

✧ How does the point system work?

You will receive 1 point for Seed Corn, 1 point for Seed Beans, 1 point for CPP, 1 point for Fertilizer, and 1 point for delivered Fuels, Oils and Lubricants purchased through Legacy Farmers Input Finance Program. See example page for further explanation.

✧ When do finance charges begin?

Finance charges are calculated from the date of the invoice when product is picked up, or prepaid product, the effective date of the prepay to receive the desired prepay price.

✧ What happens if I don't purchase the minimum amounts set forth on crop inputs from Legacy Farmers?

At the end of the program, your account will be reviewed. As it states on the signed application, if it is determined that you did not meet the qualifications for the earned points, your account will be charged at the appropriate interest rate and made retroactive to the invoice date.

✧ What paperwork is required?

An application, Note, and UCC Note will be required in all cases. In some cases, a crop lien and crop insurance. Additional documentation depends on loan amount below:

\$0 - \$1M- Provide Balance Sheet or complete section on page 4

Over \$1M - Provide large loan application, 3 years Tax Returns with Schedules, and 3 years Balance Sheets with Schedules

✧ How do I apply?

Each Customer's earned business level for 2025-2026 to be assigned upon completion of the Input Finance Worksheet with your Legacy Crop Specialist. Planned crop acres, input information and farm planning conversations must occur and ensure point minimums are met prior to any loans being processed. You may also call Holly Shiley at 419-423-2611 ext. 1001 to set up an appointment to complete the application. If you have any additional questions, please ask your local branch or call Holly and we will be glad to assist you.



2026 Input Financing Program

THIS INFORMATION WILL BE TREATED IN A CONFIDENTIAL MANNER

Crop Specialist: _____ Legacy Account Number: _____

Program Requested

☐ Legacy Ultra Max - 5 Points

☐ Legacy Gold - 3 Points

☐ Legacy Max - 4 Points

☐ Legacy Silver - 2 Points

Due January 15, 2027

☐ Legacy Bronze - 1 Point

Due December 15, 2026

See cover page for program descriptions and stipulations (Legacy Farmers reserves the right to determine if you qualify for your desired program based upon actual inputs).

Please print and completely fill out all information so we may properly process your application.

Legal Name (As it appears on Drivers License) _____

Circle One:

Spouse Name (if applicable) _____

Individual

Address _____

Partnership

City _____ State _____ Zip _____

Corporation

Phone _____ Cell _____ County _____

LLC

Social Security Number _____ Date of Birth _____

Circle One:

Federal ID# _____ Year Began Farming _____

Single

Acres Owned _____ Cash Rent Acres _____

Married

Applicant Email _____ Spouse Email _____

If a partnership is a corporation, please give name, title, SSN and DOB of other owner(s):

Name	Title	SSN	DOB	Email

We are hereby applying for a line of credit for the purchase of goods, services and other credit extensions for use solely in Applicant's business and/or farming operation. Where there is more than one signature below, it is the intent of all to apply for joint credit. On completion of its credit investigation, Company will grant or deny, in whole or in part, this application by separate letter issued by Company or FS Agri-Finance assignee or Company. Promissory obligations, security agreements and other documents relating thereto, which Company requires as conditions for granting credit may be executed before credit is granted. If denied in whole, all such documents shall be null and void and will be returned on patron's request. If denied in part, all such documents shall be valid and enforceable as to all cash and credit advanced unless patron requests, in writing, the return of such documents and withdrawal of this application prior to the advance of any cash or credit there under. All applicants hereby certify that all statements and information contained herein and other documents submitted in support of the application have been made for the purpose of obtaining credit and all such information is true and correct to the best of our knowledge, and that no material information that would affect the Company's judgement in granting of credit to applicant has been withheld or omitted. All applicants authorized Company, and its agents, successors and assigns to investigate Applicant's credit as necessary to act on or verify information contained herein, through all available means. Applicant further authorizes any bank or other grantor of credit to Applicant to release to Company or its assignee all credit and financial information requested, and consents to Company giving such creditors a copy of this application upon request.

Applicant's Signature _____ Date: _____

Spouse/Cosigner Signature _____ Date: _____

Additional Signature _____ Date: _____

Additional Signature _____ Date: _____

