



## 2025 Agronomy Finance Programs

River Country Coop and Marathon Feed & Grain are committed to delivering high-quality agronomy products and services. This commitment extends to their financing programs as well. Below is an overview of the input financing options available.

If you have any questions or would like to apply for financing through one of these programs, please reach out to your Agronomist, visit [rivercountrycoop.com/credit](http://rivercountrycoop.com/credit) or contact our Director of Credit, Jennifer Neece at, [jennifern@rivercountrycoop.com](mailto:jennifern@rivercountrycoop.com)

### CFA - Cooperative Financing Association



1. One-page Simpli-Fi application for loan requests up to \$600,000
2. General Crop Inputs:
  - a) Now through **August 31, 2025** receive variable rate of **7.74%**
  - b) Then through **March 15, 2026** receive variable rate of **8.49%**
  - Finance: fuel-*diesel only*, field preparation, planting, harvesting, irrigation & application services
3. 0% BASF Program
  - a) Any product purchased before **March 15<sup>th</sup>**  
**0%** until **November 30, 2025**, then Field Finance rate until maturity
  - b) Any product purchased **March 16<sup>th</sup> or after**  
**4.9%** fixed until **November 30, 2025**, then Field Finance rate until maturity
4. Financing is subject to CFA input Advantage Loan Approval and \$200 loan closing fee advanced on the loan
5. **Field Finance Rate:** 8.5% \*
6. Maturity: Loan matures on (payment due date) **March 15, 2026**
7. As of January 1, 2025 variable interest rates are based on the Field Finance Interest Rate. CFA interest rate indices are published at [cfafs.com/financials](http://cfafs.com/financials)\*

### CHS - Capital Financing



1. Easy one-page application for loans < \$600,000
  - o Large crop input loans available for qualifying customers where input exceed \$250,000
2. Electronically submitted through AgriExpress
3. Accolade Crop Input:
  - o Variable at CHS Capital Base Rate until Maturity
4. Accolade Crop Protection:
  - o Fixed at 3.25% until November 30, 2025, then Accolade rate to apply December 1, 2025 until Maturity
5. Accolade BASF FMC Valent:
  - o Fixed at 0.00% until November 30, 2025, then Accolade rate to apply December 1, 2025 until Maturity
6. \$200 app fee plus \$40 UCC filing fee if applicable (only for approved & booked applications)
7. Rates are determined by the Federal Reserve rates and the applicant's creditworthiness. For current rates, please visit: [chsinc.com/ourbusiness/chs-capital](http://chsinc.com/ourbusiness/chs-capital) \*
8. **CHS Capital Base Rate:** 9.65% \*
9. **Accolade Rate:** 8.75% \*
10. Maturity: Loan matures on (payment due date) **February 10, 2026**
11. **Application Deadline:** June 15, 2025

## **John Deere Farm Plan (Multi-Use Act.)**

### 1. River Country / MFG Custom Program

- 60 days No-payments/No-interest
- Prime\* + 2.0% APR due in Full December 2025
- Prime\* + 2.0% APR due in Full January 2026
- Prime\* + 5.25% APR due in Full March 2026

#### **Program details:**

- Minimum initial purchase \$1,000 required
- Eligible purchase: fuel fertilizer & CP\*

### 2. Company Specific Programs

#### ○ BASF Programs

- Fixed 0.00% APR due in full November 2025 - Crop Protection
- Fixed 1.99% APR due in full November 2025 - Xitavo
- Fixed 4.99% APR due in full November 2025 – Xitavo
- Fixed 1.99% APR due in full November 2025 – Seed Treatment

#### **Program details:**

- Minimum initial purchase \$5,000 required
- Visit JDF Multi-Use account for list of Products

- FMC: No Payment/No Interest until September 1, 2025; followed by Prime\* + 11.5% APR due in full November 2025

#### **Program details:**

- Programs available until September 1, 2025 with \$10,000 minimum purchase

#### ○ WINField United CROPLAN

Prime\* - 2% APR due in Full December 2025; until **June 30, 2025**

Prime\* - 2% APR due in Full December 2025 - Signature CP; until **December 31, 2025**

#### **Program details:**

- Minimum initial purchase \$2,500 required

#### ○ Bayer CropScience

Fixed 1.9% APR due in full November 2025 & Fixed 2.9% APR due in full November 2025

#### **Program details:**

- No Minimum initial purchase required

\*-Variable annual percentage rate (APR) at Citibank Prime plus program rate. Variable prime interest rate was 7.50% as of December 18, 2024, to apply for a multi-use account go [creditapp.financial.deere.com/multi-use](https://creditapp.financial.deere.com/multi-use), refer to company specific program details for additional details, all programs require a multi-use account in good credit standing with a Special Terms Limit

## **Rabo AgriFinance**



### 1. One Page Credit Application

### 2. River Country & MFG Custom Program: Prime\* + 1% APR due in full December 31, 2025

### 3. 2025 Seed Financing: 1.9% & 3.9% until due in full December 15, 2025

- a. Must have an approved line of credit with Rabo AgriFinance
- b. Place a minimum \$3,500 order of Eligible Products through a qualified Syngenta Retailer
- c. Promo rate 1.9% APR ends January 31, 2025
- d. Promo rate 3.9% APR ends August 31, 2025
  - Maturity: Loan matures on (payment due date) **December 15, 2025**

### 4. 2025 BASF

- a. Fixed + 0% APR through March 15, 2025 then 4.99% APR then 4.99% to apply
- b. Fixed + 1.99% APR through March 15, 2025 Seed (ex. cotton) then 4.99% to apply
- c. Fixed 4.99% APR through July 31, 2025 Xitavo then 4.99% to apply
  - Maturity: Loan matures on (payment due date) **November 30, 2025**
  - Meet a total minimum sales value of \$5,000

### 5. To apply go to [grower.rabo.com/apply](https://grower.rabo.com/apply), must have approved Rabo AgriFinance account

\*-Variable rate as of December 18, 2024, refer to company specific program details for additional details