

Seed
CORE Agronomics
Crop Nutrients
Crop Protection
Custom Application
Farm Fuels
& Services



READY: 2021

September 2020 - August 2021

For all your input needs, including competitive financing, trust your local Ceres Solutions Cooperative team. We're here for you! Let's get started...

LOYALTY PLUS / Prime purchase 75% Ceres Solutions Seed plus 100% Crop Nutrients and Crop Protection

Partner / Prime plus 1% purchase 50% Ceres Solutions Seed plus 50% Crop Nutrients and Crop Protection

Starter / Prime plus 2% agronomy purchases of at least \$25,000 which include Ceres Solutions Seed

Applications due February 15, 2021. Payment due November 25, 2021. Cash prices at the time of purchase are used. Ceres Solutions Cooperative proudly serves customers across Indiana and Michigan. Applications are processed by our partners at AgraFinancial Services. Our Ceres Team is ready to serve all your needs. Thank you for your business.



www.ceres.coop

Competitive Financing 2020-21

Ceres Solutions Cooperative offers the most advantageous financing program for crop inputs purchased from our team. This includes agronomy prepay purchases as well as fall, spring and summer inputs.

What inputs are eligible?

Inputs for raising corn, soybeans, wheat and specialty crops are eligible. That includes seed, crop nutrients, crop protection products, farm fuels, tech services and the CORE Agronomics soil sampling and custom nutrient program. Home heating fuel does **not** qualify.

What is the financing rate?

Your finance rate is determined by the percent of your corn and soybean acres that are planted with seed sold by Ceres Solutions Cooperative. There are three levels of finance rates with the lowest being prime and the highest being 2% over prime.

What product/service prices are used?

The prepaid or cash price in effect at the time of billing will be used for products and services such as custom application and delivery.

When do finance charges begin?

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

If you have other questions, we're here to help!

Direct all calls about this program to Ceres Solutions Cooperative Credit Manager Jim Lee at (765) 362-6700 or jlee@ceres.coop. Contact AgraFinancial Services directly by calling Megan Petrushik at (440) 315-9176 or at megan.agrafinancial@gmail.com.



Thank you for the opportunity.

When is the due date?

The due date is November 25, 2021.

What happens if my purchases don't reach the anticipated percentages of my commitment?

The financing rate will be adjusted to the level that was met and made retroactive to the invoice date.

What paperwork is required?

An application, note, contract and tax returns will be required in all cases. In some cases, a crop lien and crop insurance will be required.

When is the application deadline?

February 15, 2021 is the deadline for applications but this date is **subject to early close** depending on the level of loan demand. No products can be charged on this program until the application is approved and the paperwork is executed and returned. Charges made prior to the approval and execution of the paperwork will not be transferred to this program.

How do I apply?

As you know, Ceres Solutions Cooperative serves valued customers across Indiana and Michigan. Applications are processed by our partners at AgraFinancial Services. Complete and sign the attached application and mail in the envelope provided to **AgraFinancial Services, Inc.**, P.O. Box 25, Vermilion, OH 44089. You'll have a response within ten days.

***Original** application must be sent to AgraFinancial Services for processing. Thank you!

No one is more invested in your success than Ceres Solutions.

Seed

CORE Agronomics

Crop Nutrients/Crop Protection

Custom Application and Services

and three offers to get your best competitive rates. Apply today!