

Experience and Commitment

The Cooperative Finance Association, Inc. (CFA) is an agricultural finance cooperative based in Kansas City, Missouri. CFA has provided reliable financial products and services to the agriculture sector for over 60 years.

Since serving agriculture is all we do, we understand agribusiness operations inside and out. CFA team members are knowledgeable, reliable professionals dedicated to delivering quality service that exceeds our customers' expectations.

We are committed to providing:

Financial Services for Successful Agriculture



FARMERS COOPERATIVE

AFTON

800-342-1556

641-347-8428

MACKSBURG

641-768-2436

OSCEOLA

641-342-2139

CRESTON

641-782-7202

MT. AYR

641-464-3821

DIAGONAL

641-734-5303

FARMERS COOPERATIVE

2012 Crop Input Finance Program



CFA The Cooperative
Finance Association, Inc.
Financial Services For Successful Agriculture

www.farmerscoopco.com

Farmers Cooperative Company and The Cooperative Finance Association are making available special financing programs available to you for the 2012 crop year. These special rates are only available for products and services provided by Farmers Cooperative Company.

Benefits

- Improves **security** of product supply
- Locks-in input costs to **maximize income potential** and **reduce risk**
- Secures a **confidential** source of payment for input products and services
- Presents a **comprehensive agronomic relationship** to complement your operation
- Provides **flexible** payment date to match your **marketing strategy**
- Offers early payment without penalty
- Saves time with **convenient** one-stop source for all your input needs

2012 CROP INPUT FINANCE PROGRAM

FALL APPLIED FERTILIZER	2.5%* until 9/1/2012 then 5.5%* until 2/15/2013 on Fall Applied Fertilizer from Farmers Cooperative Company
SPRING PREPAY FERTILIZER AND CHEMICALS	4.0%* until 9/1/2012 then 5.5%* until 2/15/2013 on Spring Prepay Fertilizer and Chemicals from Farmers Cooperative Company
SEED	0.0%* until 9/1/2012 then 5.5%* until 2/15/2013 on Seed Purchases from Farmers Cooperative Company
IN SEASON PURCHASES	5.5%* until 2/15/2013 on In Season Purchases from Farmers Cooperative Company

*Variable interest rate based on CFA Base Rate of 3.50% as of 6/1/2011.

⇒ **Finance Program:** Subject to CFA Input Advantage Loan approval and \$125 loan fee advanced on the loan.

⇒ **Fuel:** All energy needs for field preparation, planting, harvesting, and irrigation.

⇒ **Application Services:** Application of product qualifies for product finance terms.

⇒ **Sign Up Deadline:** Spring Planted Crop Acres - 5/15/2012.

⇒ **Maturity:** Loan matures 2/15/2013.