

Dunkerton Co-op



2021 CROP INPUT FINANCE PROGRAM

PROGRAM 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
- Offers early payment without penalty
- Presents a comprehensive agronomic relationship to complement your operation
- Saves time with a convenient one-stop source for all your input needs

THE
COOPERATIVE
FINANCE
ASSOCIATION



Dunkerton Cooperative Elevator and The Cooperative Finance Association are making special financing programs available to you for the 2021 crop year. These special rates are only available for products and services provided by your member-owned cooperative.

2021 CROP INPUT FINANCE PROGRAM DETAILS

EARLY SEASON PROGRAM BY 1/15/2021	SEED/CHEMICALS: 0.00% Fixed Interest Rate through 8/31/2021, then 4.25%* Variable Interest Rate until 2/15/2022 FERTILIZER: 3.25%* Variable Interest Rate
MID-SEASON PROGRAM 1/15/2021-3/15/2021	SEED/CHEMICALS: 2.25%* Variable Interest Rate through 8/31/2021, then 4.25%* Variable Interest Rate until 2/15/2022 FERTILIZER: 4.25%* Variable Interest Rate
IN-SEASON PROGRAM AFTER 3/15/2021	6.25%* Variable Interest Rate on all purchases until 2/15/2022
OTHER CO-OP PURCHASES	6.25%* Variable Interest Rate until 2/15/2022

* As of October 5, 2020, variable interest rates are based on the CFA Advantage Rate. CFA interest rate indices are published at www.cfafs.com/interest-rates/

Finance Program ----- Subject to CFA Loan Approval and \$200 loan fee advanced on the loan

Application Services ----- Application of product qualifies for product finance terms

Fuel ----- All energy needs for field preparation, planting, harvesting, and irrigation

Maturity ----- Loan matures 2/15/2022



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