

Cooperative Producers, Inc. (CPI) and The Cooperative Finance Association are making special financing programs available to you for the 2023 crop year. These special rates are only available for products and services provided by CPI.

## 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

## *CPI* FINANCING PROGRAMS

### **ALL CPI PURCHASES** **PURCHASED/BOOKED PRIOR TO 1/16/2023**

6.25% variable rate until 8/31/2023 and then 9.25%\* variable rate until loan maturity on purchases from CPI.

### **ALL CPI PURCHASES** **PURCHASED/BOOKED AFTER 1/16/2023**

7.75% variable rate until 10/31/2023 and then 9.25%\* variable rate until loan maturity on purchases from CPI.

\* As of October 13, 2022, Variable Interest Rate based on CFA Advantage Rate. Rates are subject to change. For current interest rates, please refer to CFA Interest Rate Indices at [www.cfafs.com](http://www.cfafs.com).

\* Seed program participants will receive a reduced cash discount using CFA Financing.

- ✓ **FINANCE PROGRAM:** Subject to CFA loan approval and \$200 loan fee advanced on the loan.
- ✓ **ALL CPI PURCHASES:** All agronomy and energy needs for crop inputs qualify for this program.
- ✓ **APPLICATION SERVICES:** Application of product qualifies for product finance terms.
- ✓ **SIGN UP DEADLINE:** 5/16/2023.
- ✓ **MATURITY:** Loan matures 1/15/2024.

**COMPLETE ELECTRONIC APPLICATION\* NOW AVAILABLE ON THE CFA WEBSITE**

**\*LOGIN REQUIRED - CONTACT RUSS KULWICKI AT 402-463-5181**