

2026 FINANCING OPTIONS

BRANDED CROP PROTECTION OPTIONS

Program	Min	Interest Rate	Information	Lender	Program Period	Due Date
AMVAC	\$7,500	NPNI until 9/1/26 followed by Prime +3% APR	2 Eligible AMVAC Products	JDF/Rabo	10/1/25 - 8/31/26	Due in Full Nov 2026
BASF	\$10,000	Fixed 0% APR	All Participating Brands (including Xitavo Seed) and Fungicide Application	JDF/Rabo	10/1/25 - 3/15/26	Nov 2026 with extended terms to Jan 2027 at grower-paid additional rate
BASF	\$10,000	Fied 4.99% APR	All Participating Brands (including Xitavo Seed) and Fungicide Application	JDF/Rabo	3/16/26 - 9/30/26	Nov 2026 with extended terms to Jan 2027 at grower-paid additional rate
Bayer	\$2,500	Fixed 0% APR	Eligible Bayer Crop Protection Products (excluding Powermax 3)	JDF/Rabo	9/1/25 - 1/16/26	Due in Full Nov 2026
Bayer	\$2,500	Fixed 2.9% APR	Eligible Bayer Crop Protection Products (excluding Powermax 3)	JDF/Rabo	1/17/26 - 8/31/26	Due in Full Nov 2026
FMC	\$10,000	0% APR all season, due in Nov 2026	Two FMC products. Financing up to \$10/a for application of eligible foliar insecticides and fungicides with 10K minimum purchase.	JDF/Rabo	10/1/25 - 9/1/26	Due in Full Nov 2026
FMC	\$10,000	0% NPNI until 9/1/26 followed by Prime +1% (with JDF) or 7.5% (with Rabo)	One FMC product. Financing up to \$10/a for application of eligible foliar insecticides and fungicides with 10K minimum purchase.	JDF/Rabo	10/1/25 - 9/1/26	Due in Full Nov 2026
Top Soil	No Minimum	Fixed 0% APR	All BW Fusion Products & BaselineRx	JDF	12/15/25	Due in Full Jan 2027
Top Soil	No Minimum	Fixed 2.90% APR	All BW Fusion Products & BaselineRx	JDF	3/15/26	Due in Full Jan 2027
Top Soil	No Minimum	Fixed 4.90% APR	All BW Fusion Products & BaselineRx	JDF	7/15/26	Due in Full Jan 2027
TruChoice	\$5,000	Fixed 0% APR	Fund a TruChoice prepay account with a minimum of \$5,000 by 2/27/26 for 10% cash savings or 0% financing	TruChoice	11/17/25 - 9/30/26	Due in Full Dec 2026
TruChoice Pioneer	\$5,000	Fixed 0% APR	Fund a TruChoice prepay account with a minimum of \$5,000 by 2/27/26 for 10% cash savings + 5% seed bonus or 0% financing + 5% seed bonus	TruChoice	11/17/25 - 9/30/26	Due in Full Dec 2026
Valent	\$5,000	NPNI until 9/1/26, followed by Prime + 1% APR	Eligible Valent brands	JDF	12/1/25 - 7/31/26	Due in Full Dec 2026