



AgSource Finance™

AgSource Finance™ is a program available to our customers that is focused on crop terms. This program provides an unsecured crop year term loan with a definite date of maturity. There are no prepayment charges, so customers can make payments during the term of the loan to keep their interest expenses down.

Loan amounts are for the annual crop year needs and range from a minimum of \$10,000 up to \$1 million. This will provide customers extended terms for payment at low rate of interest. The rate is variable based on prime and is dependent of the loan amount.

The application process is simple and fast; consists of a one page quick and easy application signed and mailed, faxed, or emailed to our Credit Manager. No additional documentation is required and once the application is received the answer is very quick.

Our Credit Manager is available to answer customer questions.

WHO IS THIS PROGRAM FOR?

- Customers that need crop terms of at least 90 days to pay.
- Annual crop year loan needs a \$10,000 minimum up to \$1 million.
- Have been a customer for at least two years and have paid for previous crop year.

HOW DOES IT HELP THE CUSTOMERS?

- Extended terms for payment at a much lower rate of interest.
- Loans \$49,000 and under are at an interest rate of 4.25% + prime (variable).
- Loans \$50,000 and over are at an interest rate of 3.25% + prime (variable).
- Crop year term loan with a definite date of maturity. Once the entire loan is used, additional credit is not available by making payments.
- There are no prepayment charges, so growers can make payments during the term of the loan to keep their interest expenses down.

WHAT IS NEEDED TO APPLY?

- Our company Credit Application. Existing applications can be used.
- The one-page easy application, signed by the customer and mailed, emailed or faxed to the Credit Manager.
- The Credit Manager will talk to the customer the first time to answer questions and explain the program.
- Loan based on customer credit score. Application is prescreened before submission. Once the application is received the answer is very quick.

Additional Facts

- The loan is unsecured with no document to sign other than the applications.
- Invoices and memo statements will continue to be sent to the grower. A monthly statement is sent by AgSource Finance, and payments are to be sent to the address on the AgSource Finance statement.
- The customer will continue to receive invoices and statements from Grow West for their records.

Contact Information

PERSONAL CONTACT

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