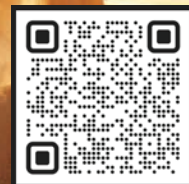


Solutions for Your Operation

Wilbur-Ellis offers a new financing program.



APPLY
ONLINE
HERE

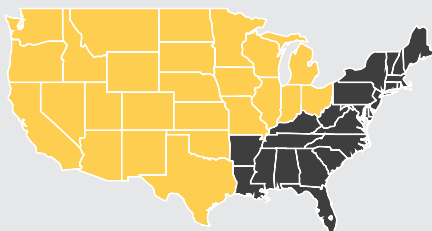


wilburellisag.com/ApplyOnline

Wilbur-Ellis offers industry-leading input financing for our customers. Take advantage of competitive rates and input prices as well as the best agronomic solutions in the industry with **WE Ag Finance**®. All Wilbur-Ellis input products and services are eligible for financing.

ALL WILBUR-ELLIS PRODUCTS & SERVICES ARE ELIGIBLE

ELIGIBLE STATES



Program is eligible in all states
Wilbur-Ellis does business.



DOCUSIGN CAPABILITIES

Application and
Loan Documents

LOAN REQUIREMENTS FOR ALL LOAN OPTIONS

- Minimum Total Credit Requested \$10,000
- Up to \$500K Loan Amount – Application Only
- \$500K - \$1 Million – App, Balance Sheet, Driver's License
- Over \$1 Million – App and Full Financials
- Instant Scoring and Approval
 - 1-2 Day to Process and Document
- One Year, Crop-Specific Loan
 - EZ Renewal Option, If Eligible
- Online Portal
 - Online Application, Pay Balances, View Statements
- Advance Requests Twice a Month to Pay Wilbur-Ellis Invoices

WE AG FINANCE® MONEY CAN ONLY BE USED ON PRODUCTS AND SERVICES FROM WILBUR-ELLIS

2025 Crop Season

THIS IS AN ADVERTISEMENT AND NOT AN OFFER TO PROVIDE FINANCING OR OTHER PRODUCTS OR SERVICES. PLEASE REACH OUT TO YOUR SALES REPRESENTATIVE FOR A PROGRAM APPLICATION AND/OR TO ANSWER ANY ADDITIONAL QUESTIONS YOU MIGHT HAVE.





APPLY ONLINE



[wilburellisag.com/
ApplyOnline](http://wilburellisag.com/ApplyOnline)

*Video Instructions
to Apply Online:*

[wilburellisag.com/
how-to-register](http://wilburellisag.com/how-to-register)

Empower your operations growth with one WE Ag Finance application approval.

Flexibility — The customer decides how to allocate their approved credit across any combination of the below loan options.

LOAN OPTION 1

INPUT PLUS ALL PRODUCTS & SERVICES

CUSTOMER RATE
PRIME + 0.5%*

MINIMUM PURCHASE
NONE

MATURITY DATE
**CUSTOMER CHOICE
DECEMBER 1, 2025;
JANUARY 1, 2026;
FEBRUARY 1, 2026;
MARCH 1, 2026**



* Rates vary based on credit review and approval

LOAN OPTION 2

INTEGRA® SEED PRODUCTS

CUSTOMER RATE
PRIME MINUS 1.0%

MINIMUM PURCHASE
\$5,000

PURCHASE START DATE
NOVEMBER 16, 2024

PURCHASE END DATE
AUGUST 31, 2025

MATURITY DATE
DECEMBER 1, 2025



See Eligible Products List

LOAN OPTION 3

SYNGENTA PRODUCTS

CUSTOMER RATE
FIXED 3.9%

MINIMUM PURCHASE
\$5,000

PURCHASE START DATE
DECEMBER 1, 2024

PURCHASE END DATE
JULY 15, 2025

MATURITY DATE
DECEMBER 1, 2025



See Eligible Products List

LOAN OPTION 4

SUSTAINABILITY PRODUCTS

CUSTOMER RATE
PRIME MINUS 1.0%

MINIMUM PURCHASE
NONE

MATURITY DATE
DECEMBER 1, 2025



See Eligible Products List

**The Aggregate Amount of ALL
of Your Selected Loan Options**



**The Total Credit Approved from
ONE Application**

The Total Credit Approved may be increased. Email your Wilbur-Ellis credit manager to discuss next steps.

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*Video Instructions
to Apply Online:*

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how-to-register](http://wilburellisag.com/how-to-register)

Empower your operations growth with one WE Ag Finance application approval.

Flexibility — The customer decides how to allocate their approved credit across any combination of the below loan options.

LOAN OPTION 5

BRANDED ONE

**MOST W-E
PRODUCTS**

**CUSTOMER RATE
FIXED 2.75%**

**MINIMUM PURCHASE
NONE**

**PURCHASE START DATE
SEPTEMBER 1, 2024**

**PURCHASE END DATE
JANUARY 17, 2025**

**MATURITY DATE
DECEMBER 1, 2025**



See Eligible Products List

LOAN OPTION 6

BRANDED TWO

**MOST W-E
PRODUCTS**

**CUSTOMER RATE
FIXED 4.75%**

**MINIMUM PURCHASE
NONE**

**PURCHASE START DATE
JANUARY 18, 2025**

**PURCHASE END DATE
AUGUST 31, 2025**

**MATURITY DATE
DECEMBER 1, 2025**



See Eligible Products List

LOAN OPTION 7

BASF ONE

**CROP PROTECTION
PRODUCTS ONLY**

**CUSTOMER RATE
FIXED 0%**

**MINIMUM PURCHASE
\$5,000**

**PURCHASE START DATE
OCTOBER 1, 2024**

**PURCHASE END DATE
MARCH 15, 2025**

**MATURITY DATE
DECEMBER 1, 2025**



See Eligible Products List

LOAN OPTION 8

BASF TWO

**CROP PROTECTION
PRODUCTS ONLY**

**CUSTOMER RATE
FIXED 4.99%**

**MINIMUM PURCHASE
\$5,000**

**PURCHASE START DATE
MARCH 16, 2025**

**PURCHASE END DATE
SEPTEMBER 30, 2025**

**MATURITY DATE
DECEMBER 1, 2025**



See Eligible Products List

**The Aggregate Amount of ALL
of Your Selected Loan Options**



**The Total Credit Approved from
ONE Application**

The Total Credit Approved may be increased. Email your Wilbur-Ellis credit manager to discuss next steps.

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WE AG FINANCE® It keeps getting easier, for everyone.

With **WE Ag Finance** get fast credit decisions with minimal information needed for credit requests \leq \$500,000.

TOTAL CREDIT REQUESTED \leq \$500,000

YEAR 1

- Signed Application Note

YEAR 2

- 1 page Loan Renewal Form (LRR)
- Obtaining updated financials

YEAR 3

- Grower may qualify for EZ Renewal
- No new documents, no financials

TOTAL CREDIT REQUESTED $>$ \$500,000

YEAR 1

\$500,001 – \$1,000,000

- Signed Application (scanned copy) and DL (for each applicant)
- Current year balance sheet with schedules
- Repayment Worksheet if no post harvest balance sheet

\$1,000,000+

- All documents required above
- 3 years of balance sheets (all individuals/entities if applicable)
- 3 years of tax returns (all individuals/entities if applicable)
- Entity Documents (if applicable)
- Borrowing authorization form

YEAR 2

\$500,001 – \$1,000,000

- Updated Balance Sheet with schedules
- Loan Renewal Form (breakdown of crop acres)

\$1,000,000+

- All documents required above
- Most recent tax return (all individuals/entities if applicable)
- Most recent balance sheet with schedules (all individuals/entities if applicable)

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