

# Solutions for Your Operation

Wilbur-Ellis offers a new financing program.



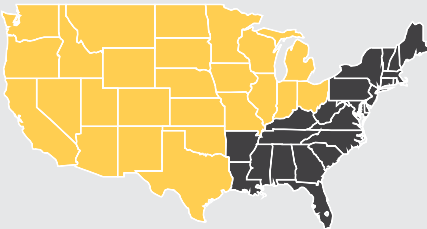
APPLY  
ONLINE  
HERE

[wilburellisag.com/ApplyOnline](http://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**<sup>®</sup>. 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**<sup>®</sup> 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



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.

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

*Video Instructions to Apply Online:*

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

**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<sup>®</sup>**  
SEED PRODUCTS

CUSTOMER RATE  
**PRIME MINUS 1.0%**

MINIMUM PURCHASE  
**\$5,000**

PURCHASE START DATE  
**NOVEMBER 16, 2024**

PURCHASE END DATE  
**JULY 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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## 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  
**MAY 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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