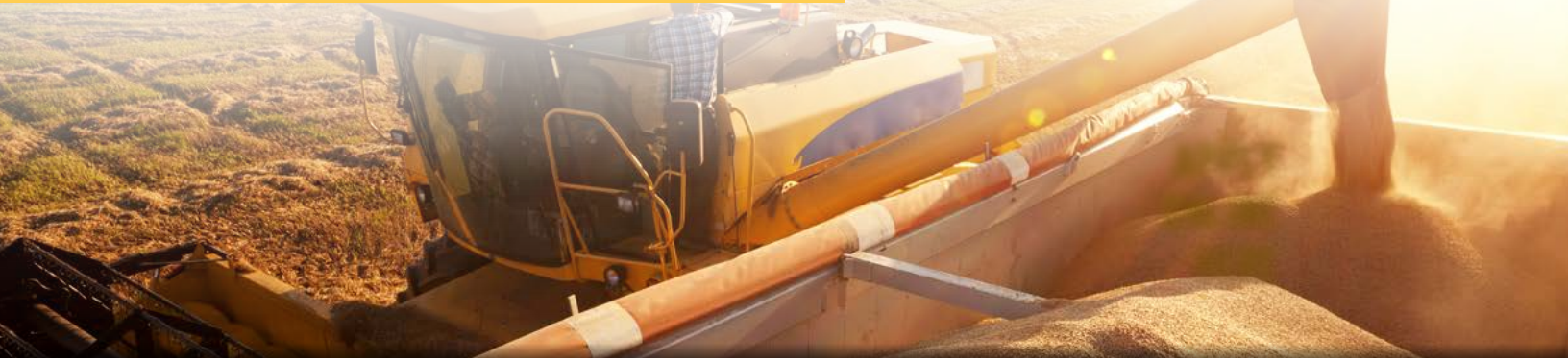


# Solutions for Your Operation

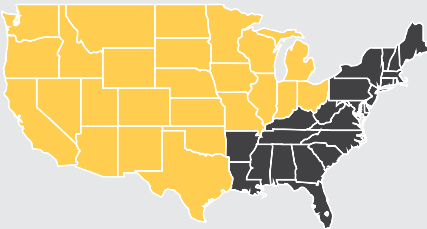
Wilbur-Ellis offers a new financing program.



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
  - 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.

# WE AG FINANCE®

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  
**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.

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.



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  
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.

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.

# 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)

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. WILBUR-ELLIS logo, The Power of We, INTEGRA, and WE Ag Finance are registered trademarks of Wilbur-Ellis Company LLC. All trademarks, service marks, trade names, trade dress, product names and logos appearing are the property of their respective owners. K-401812