

Solutions for Your Operation

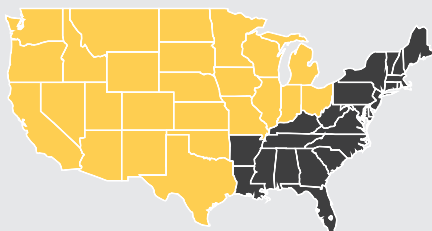
Wilbur-Ellis offers a new financing program.



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**®. 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.





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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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**

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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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