

ACRES  ahead[®]
AGTEGRA COOPERATIVE

TRIPLE **PLAY**

2023 CROP YEAR



AGRONOMY | GRAIN | ENERGY | FEED

WWW.AGTEGRA.COM | LINKING YOUR FARM TO THE FUTURE

FERTILIZER

Commit dry, liquid, NH₃ or starter fertilizers for Fall 2022 or Spring 2023 delivery by November 18, 2022 to qualify for delayed payment terms or special financing.

FERTILIZER COMMITMENT DEADLINE:

November 18, 2022

SEED

Select seed hybrids and varieties before November 18, 2022 to qualify for delayed payment terms or Advantage 0% Financing.

SEED COMMITMENT DEADLINE:

November 18, 2022

Offer applies to Agtegra's entire seed portfolio:



CROP PROTECTION

Book crop protection or value added products before January 22, 2023 to qualify for delayed payment terms or Advantage 0% Financing.

CROP PROTECTION COMMITMENT DEADLINE:

January 22, 2023

CUSTOM APPLICATION

Custom ground split applied fertilizer applied between August 1, 2022 – December 31, 2022 receives Delayed Payment Terms to January 22, 2023 and \$5/acre pricing.

SPECIAL PRICING ON GROUND SPLIT APPLICATION! **\$5/ACRE**

\$5/acre Phosphorus & Potassium Fall 2022 application

\$5/acre Nitrogen pre-emerge Spring 2023 application

DELAYED PAYMENT TERMS TO JANUARY 22, 2023

2023

AG TECHNOLOGY

AGTECH SUPPORT network

FREE Ag Tech
Support Services!
605.303.6150
Agtechsupportnetwork@agtegra.com



\$0.75 / ACRE

MZB ALL-IN WHOLE FARM RX ENROLLMENT INCLUDES:

- Unlimited fertilizer prescriptions
- Unlimited seed prescriptions
- Climate FieldView® Plus subscription

MZB ENROLLMENT OPTIONS:



MZB is the most effective program when it comes to precision ag.

This multi-layer approach provides more precise data than a traditional one-layer system, and allows users to identify yield-limiting factors to make smarter decisions on where to invest inputs to maximize yield and minimize wasted input dollars.

MZB®
Zone-Based Precision Farming

\$5.50/acre
Full MZB enrollment

MZB®
LITE

\$2.00/acre
MZB Lite enrollment

MZB®
Analytics

\$3.00/acre
MZB Analytics

**Complimentary MZB Lite upgrade for Non-MZB and Geo-Ref Plus zone maps.
Delayed payment terms to January 22, 2023 on MZB enrollments.**

TRIPLE PLAY

HOW TO QUALIFY FOR TRIPLE PLAY PREMIUMS AND DISCOUNTS

AGRONOMY



Book and prepay your fertilizer, seed and crop protection agronomy inputs by January 22, 2023 to qualify for grain premiums, diesel fuel discounts and mineral discounts.

1

FERTILIZER

Book your whole acre's fertilizer needs including dry, liquid, NH₃ and starter fertilizers.

2

SEED

Book your whole acre's seed needs including corn, soybean, sunflower and milo seed.

3

CROP PROTECTION

Book your whole acre's input needs including crop protection products, value added products and seed treatment.

PROGRAM DETAILS FOR AGRONOMY CONTRACTS:

- Contracts must be written between August 1, 2022 - January 22, 2023 to be eligible for Triple Play.
- Contracts must be prepaid or financed by January 22, 2023 to be eligible for Triple Play.
- A minimum of 100 acres worth of fertilizer, seed AND crop protection must be booked in order to qualify for Triple Play premiums and discounts.
- Seed is not required to qualify for wheat crops.

1 GRAIN



CORN (\$7.50/acre value)

Receive \$0.05/bushel premium on 7,500 bushels of corn per 50 acres of corn agronomy inputs.

SOYBEANS (\$2/acre value)

Receive \$0.05/bushel premium on 2,000 bushels of soybeans per 50 acres of soybean agronomy inputs.

SPRING WHEAT & WINTER WHEAT (\$1/acre value)

Receive \$0.05/bushel premium on 1,000 bushels of wheat per 50 acres of wheat agronomy inputs, seed excluded.

SUNFLOWERS (\$3/acre value)

Receive \$0.15/cwt (\$0.05/bu) premium on 1,000 cwt (100,000 lbs) of sunflowers per 50 acres of sunflower agronomy inputs.

MILO (\$2/acre value)

Receive \$0.05/bushel premium on 2,000 bushels of milo per 50 acres of milo agronomy inputs.

PROGRAM DETAILS FOR GRAIN CONTRACTS:

- Grain contracting and delivery begins February 1, 2023 and includes all grain contracting options for old and new crop.
- Triple Play contracts must be used by August 31, 2024.

2023

2 ENERGY



DIESEL

Receive a \$0.05/gal discount and delayed payment terms to December 22, 2023 on a minimum of 1,000 gallons of Ruby FieldMaster or RoadMaster diesel when you purchase a minimum of 100 acres of agronomy inputs.

LUBRICANTS

CENEX® GIFT CARDS FOR GALLONS MATCH

Earn a \$50 Visa® gift card for every 100 gallons of high-quality Cenex® lubricants you purchase between November 1, 2022 and February 28, 2023.

AGTEGRA VISA® GIFT CARD IS IN ADDITION TO CENEX® GIFT CARDS FOR GALLONS OFFER!

PROGRAM DETAILS FOR ENERGY CONTRACTS:

- Diesel delivery eligible from February 1, 2023 through November 30, 2023.
- Oil, lube and grease delivery from November 1, 2022 through February 28, 2023.
- Contracts must be priced and signed at time of booking.
- Diesel contracts must be written between October 1, 2022 - March 1, 2023 to be eligible for discounts and delayed payment terms.

FEED



Receive mineral discounts when you purchase a minimum of 100 acres of agronomy inputs.

BAGGED MINERAL

\$40 / TON
DISCOUNT



MINERAL TUBS

\$20 / TON
DISCOUNT

DISCOUNTS ARE IN ADDITION TO AGTEGRA'S ANNUAL MINERAL PROMOTION SAVINGS!









PROGRAM DETAILS FOR FEED CONTRACTS:

- Contracts must be written between January 1, 2023 - March 31, 2023 to be eligible for discounts.
- Contracts and discounts expire July 31, 2023.

FINANCING OPTIONS

As your local cooperative, we care about your operation's financial health and giving you flexible financing options is a main priority. We continue to offer a variety of financing programs to fit each member's needs and we continue to buy down interest rates on many of our offers.


Which financing option works for which products?

	Seed		Ag Technology
	Crop Protection		Fuel
	Fertilizer		Feed/Farm Supply
	Custom Application		Innovation Center

AGTEGRA ADVANTAGE 0%

Powered by CHS Capital

Customers who commit fertilizer, seed and crop protection are eligible to finance their seed and/or crop protection prepayments at 0% interest through November 30, 2023. Customers must hold or grow fertilizer, seed and crop protection purchases from last year to qualify. A minimum of 100 acres worth of inputs is required. Deadline to apply is November 18, 2022.



Qualifying Purchases	Loan Maximum	Interest	Application Deadline	Maturity Date
	\$850,000 Higher maximum available with additional approval.	0% fixed interest rate until November 30, 2023 CHS Capital Accolade Standard Variable Interest Rate from December 1, 2023 - February 10, 2024	November 18, 2022 (Acres Ahead Deadline)	February 10, 2024

Variable interest rates are based on the CHS Capital Accolade Standard Base Rate, which was 6.25% as of July 1, 2022. CHS Capital interest rate indices are published at www.agtegra.com/financing. \$100 application fee.



CHS CAPITAL LOAN

A CHS Capital loan offers stability with a low fixed interest rate for seed and crop protection and an affordable interest rate on other inputs. Apply early - this loan is only available until January 22, 2023!

Qualifying Purchases	Loan Maximum	Interest	Application Deadline	Maturity Date
	\$850,000 Higher maximum available with additional approval.	2% fixed interest rate until November 30, 2023 CHS Capital Accolade Standard Variable Interest Rate from December 1, 2023 - February 10, 2024	January 22, 2023	February 10, 2024
		4% variable interest rate (CHS Capital Accolade Standard Variable Interest Rate less Agtegra investment of 2.25%) until November 30, 2023 CHS Capital Accolade Standard Variable Interest Rate from December 1, 2023 - February 10, 2024	January 22, 2023	

Variable interest rates are based on the CHS Capital Accolade Standard Rate, which was 6.25% as of July 1, 2022. CHS Capital interest rate indices are published at www.agtegra.com/financing. \$100 application fee.

All financing programs are subject to approval. Additional terms and conditions may apply. See financing program for details.



COOPERATIVE FINANCE ASSOCIATION (CFA) LOAN

A CFA loan can be used towards almost any Agtegra input purchase. The interest rates on these CFA loan options are variable rate. Apply early to receive the lowest interest rate!

Qualifying Purchases	Loan Maximum	Interest	Application Deadline	Maturity Date
	\$600,000 Higher maximum available with additional approval.	4% variable interest rate (CFA Advantage Variable Interest Rate less Agtegra/CFA investment of 3.75%) until November 30, 2023 CFA Advantage Variable Interest Rate from December 1, 2023 - February 15, 2024	January 22, 2023	February 15, 2024
		CFA Advantage variable interest rate	April 30, 2023	

CFA loan customers are limited to one CFA loan per crop year. Variable interest rates are based on the CFA Advantage Rate, which was 7.75% as of July 1, 2022. CFA interest rate indices are published at www.cfafs.com/financials. \$200 application fee.

INNOVATION CENTER FINANCE PROGRAM ●

Beginning August 1, 2022 growers may utilize Agtegra to finance their Innovation Center equipment upgrade purchases at 0% fixed interest. The loan is paid over 2 years: first payment plus origination fee at time of project completion, second payment at the 12 month anniversary of project completion and third payment at the 24 month anniversary. 3% origination fee of the total amount is due at time of first payment. Bid must be signed by January 22, 2023. Financed projects must be between \$5,000 - \$150,000.

AGTEGRA CROP INPUT LOAN

Agtegra's in-house loan program is available to members in good credit standing and looking for a strong input loan option. Funds are limited, so early application is encouraged. First lien and crop insurance assignments required.

Qualifying Purchases	Loan Maximum	Interest	Application Deadline	Maturity Date
	\$2,000,000	Prime - 2.5% variable interest rate	November 18, 2022 (Acres Ahead Deadline)	December 1, 2023
		Prime -1.5% variable interest rate	January 22, 2023	
		Prime variable interest rate	April 30, 2023	

AGTEGRA CROP OPERATING LOAN

Agtegra's Crop Operating Loan provides in-season financing for ag inputs and other ag production needs. First lien and crop insurance assignments required.

Qualifying Purchases	Loan Maximum	Interest	Application Deadline	Maturity Date
 Additional operating expenses also included!	\$2,000,000	Interest rate based on qualifications. Potential rebates on interest. (contingent on qualifications)	April 30, 2023	TBD

