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2021 Bayer Crop Protection Grower Finance Program

Increase your purchasing power.

Whatever your needs, Bayer is here to help. Bayer offers the products and expertise that provide you additional purchasing power by offering payment terms that fit the needs of your operation. Just what you need to get the job done.

Qualifying Purchase	Rate	Program Period	Customer Payment Terms
Two or more eligible Bayer Products totaling \$10,000 or more in financed purchases.	Fixed 0% ^{1,2}	Sept. 1, 2020 – Aug. 31, 2021	Due in full Nov. 2021

Program Requirements

With the purchase of two or more eligible Bayer products totaling \$10,000 or more in financed sales, growers will qualify for Fixed 0%^{1,2} rate financing.

- Promotional transactions are subject to John Deere Financial and/or Rabo AgriFinance approval and retailer participation.
- Eligible products include all Bayer crop protection listed below.

Eligible Bayer Crop Protection Products

FUNGICIDES: ABSOLUTE® 500 SC, ABSOLUTE® MAXX, ALIETTE® WDG, DELARO® 325 SC, FLINT® EXTRA, LUNA EXPERIENCE®, LUNA SENSATION®, LUNA TRANQUILITY®, MINUET™, PREVICUR® FLEX, PROLINE®, PROPULSE®, PROSARO®, PROVOST® SILVER, SCALA® BRAND SC, SERENADE® ASO, SERENADE® OPTI, STRATEGO®, STRATEGO® YLD. **HERBICIDES:** ALION®, AUTUMN™ SUPER 51 WDG, AXIOM® DF, BALANCE® FLEXX, CAPRENO®, CORVUS®, DEGREE® XTRA, DIFLEXX®, DIFLEXX® DUO, HARNESS®, HARNESS® MAX, HARNESS® XTRA, HARNESS® XTRA 5.6L, HUSKIE®, HUSKIE® COMPLETE, LAUDIS®, LUXXUR®, NORTRON® SC, OLYMPUS® 70WDG, OSPREY® 4.5WG, OSPREY® XTRA, RICESTAR® HT, RIMFIRE® MAX, SCOPARIA®, TRIPLEFLEX® II, VARRO®, WARRANT®, WARRANT® ULTRA, WOLVERINE® ADVANCED. **INSECTICIDES:** ADMIRE® PRO, BAYTHROID® XL, ENVIDOR® 2CE, ENVIDOR® 2CE (CA), LEVERAGE® 360, MOVENTO® 240SC, MOVENTO® HL, MOVENTO® MPC, OBERON® 2SC, OBERON® 4SC, SIVANTO® HL, SIVANTO® PRIME, ULTOR® 150SC. **SEEDGROWTH™:** ACCELERON® B-200 SAT, ACCELERON® E-007 SAT, ACCELERON® SEED APPLIED SOLUTIONS BASIC, ACCELERON® SEED APPLIED SOLUTIONS STANDARD, AERIS®, ALLEGIANCE® FL, EMESTO® SILVER, EVERGOL® ENERGY, EVERGOL® XTEND C, FLUENCY AGENT, GAUCHO® 600 FLOWABLE SEED TREATMENT, GAUCHO® XT FLOWABLE SEED TREATMENT, PERIDIAM® 1010, RAXIL® PRO MD, RAXIL® PRO SHIELD, THIRAM 425, TRILEX® 2000, TRILEX® ADVANCED. **NEMATICIDES:** VELUM®, VELUM® ONE, VELUM® PRIME, VELUM® TOTAL. **PGR:** STANCE®. **HARVEST AIDS:** FINISH® PRO, GINSTAR® EC.

PROGRAM TERMS:

Bayer reserves the right to modify or withdraw this program or any portion thereof without prior notice.

If a grower purchases Bayer products from a source other than Bayer (or Bayer authorized retailer) Bayer retains the option to prohibit participation of the grower under the terms of the program. Only products purchases from Bayer or another authorized entity and sold to growers are eligible for the program.

Fraudulent reporting of sales information or documentation will be grounds for withholding or invalidating all program participation. Bayer reserves the right using Bayer auditors or an independent auditing firm to verify all claims for eligibility under the program, an in matter of discrepancy, reserves the right of final decision.

Growers have the following two options to choose from for financing:

- Offer valid on qualifying purchases made between September 1, 2020 to August 31, 2021. Offer limited to Multi-Use Account Agricultural customers with an available Special Terms limit. Subject to the Multi-Use Account credit agreement and approval. Fixed 0% APR from the date of purchase, which may be prior to delivery, until November 2021, when the entire transaction amount is due in full. Regular Multi-Use Account rates will apply after that date. Offer may be limited to qualifying products. \$10,000 minimum purchase AND two or more eligible Bayer products required. Subject to merchant participation, see your local merchant for complete details. Multi-Use Accounts are a service of John Deere Financial, f.s.b.
- Subject to credit approval, terms and conditions. Credit must be approved and transactions submitted by 31 August 2021 in order to qualify for the incentive rate. Subject to credit approval terms and conditions by Rabo AgriFinance.

FOR COTTON, EACH ACCELERON® SEED APPLIED SOLUTIONS OFFERING is a combination of separate individually registered products containing the active ingredients: BASIC Offering: metalaxyl, flupyrroxad, myclobutanil, and pyraclostrobin. STANDARD Offering: metalaxyl, flupyrroxad, pyraclostrobin, myclobutanil and imidacloprid. ELITE plus Poncho®/VOTIVO® Offering: metalaxyl, flupyrroxad, pyraclostrobin, myclobutanil, imidacloprid, clothianidin and Bacillus Firmus I-1582.

FOR CORN, EACH ACCELERON® SEED APPLIED SOLUTIONS OFFERING is a combination of separate individually registered products containing the active ingredients: BASIC plus Poncho®/VOTIVO® Offering for corn: metalaxyl, prothioconazole, fluoxastrobin, clothianidin, Bacillus firmus I-1582. ELITE plus Poncho®/VOTIVO® Offering for corn: metalaxyl, clothianidin, and Bacillus firmus I-1582; prothioconazole and fluoxastrobin at rates that suppress additional diseases. BASIC Offering for corn: metalaxyl, prothioconazole, fluoxastrobin, and clothianidin. ELITE Offering for corn: metalaxyl, and clothianidin; and prothioconazole and fluoxastrobin at rates that suppress additional diseases. BioRise™ Corn Offering is the on-seed application of either BioRise™ 360 ST or the separately registered seed applied products Acceleron® B-300 SAT and BioRise™ 360 ST. BioRise™ Corn Offering is included seamlessly across offerings on all class of 2017, 2018, 2019 and 2020 products.

FOR SOYBEANS, EACH ACCELERON® SEED APPLIED SOLUTIONS OFFERING is a combination of separate individually registered products containing the active ingredients: BASIC Offering: metalaxyl, flupyrroxad, and pyraclostrobin. STANDARD Offering: metalaxyl, flupyrroxad, pyraclostrobin, and imidacloprid.

The distribution, sale, or use of an unregistered pesticide is a violation of federal and/or state law and is strictly prohibited. Not all products are approved in all states.

Aeris®, Balance® Flexx, Baythroid® XL, Corvus®, Degree Xtra®, Harness® Xtra, Huskie® Complete, Leverage® 360 and Scoparia® are restricted use pesticides. Movento® MPC Insecticide is only registered in Florida. Not all products are registered in all states and may be subject to use restrictions. The distribution, sale, or use of an unregistered pesticide is a violation of federal and/or state law and is strictly prohibited. Check with your local dealer or representative for the product registration status in your state. Poncho® and VOTIVO® are trademarks of BASF Corporation. Absolute®, Acceleron®, Admire®, Aeris®, Aliette®, Alion®, Allegiance®, Autumn™, Axiom®, Balance®, Bayer, Bayer Cross, Baythroid®, BioRise®, Capreno®, Corvus®, Degree Xtra®, Delaro®, DIFLEXX®, Ernesto®, Enviro®, Evergol®, Finish®, Flint®, Gaucho®, Ginstar®, Harness®, Huskie®, Laudis®, Leverage®, Luna Experience®, Luna Sensation®, Luna Tranquility®, Luxxur™, Minuet™, Movento®, Movento® HL, Norton®, Oberon®, Olympus®, Osprey®, Pevicur®, Proline®, Propulse®, Prosaro®, Provost®, Raxil®, Ricestar®, Rimefire®, Scala®, Scoparia®, Serenade®, Sivanto®, Stance®, Stratego®, Trilex®, TripleFLEX®, Ultor® insecticide, Varro®, Velum®, Warrant® and Wolverine® are trademarks of Bayer Group. For additional product information call toll-free 1-866-99-BAYER (1-866-992-2937) or visit our website at www.BayerCropScience.us.

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2021 PROGRAMS

PERFORMANCE FINANCING BY JOHN DEERE FINANCIAL



The Performance Financing program offers dealers an opportunity to provide farmers a seed discount and a competitive finance rate on DEKALB® and Asgrow® brand seed.

PROGRAM ELIGIBILITY/REQUIREMENTS

- \$2,500 Minimum Purchase/Finance amount required for all eligible products
- Finalize program selection prior to submitting transactions to John Deere Financial. Purchases may not be transferred between finance programs after posting to the Multi-Use Account

ELIGIBLE PRODUCTS	DEALER SUBMITS PURCHASE TO JOHN DEERE FINANCIAL BY:	FARMER PAYMENT DUE DATE	YOUR CHOICE OF FINANCING OFFERS:	INTEREST RATE (APR)	SEED DISCOUNT	OR	INTEREST RATE (APR)	SEED DISCOUNT
DEKALB and Asgrow Brand Seed including Corn, Sorghum, Spring Canola, Soybeans	October 16, 2020	November 2021 Statement Due Date		Prime - 1% ^{2,3}	7%		Fixed - 0% ^{1,3}	4%
	November 17, 2020			Prime - 1% ^{2,3}	5%		Fixed - 0% ^{1,3}	2%
	January 15, 2021			Prime - 1% ^{2,3}	3%		Fixed - 0% ^{1,3}	0%
Excludes all other Crops	June 30, 2021			Prime - 1% ^{2,3}	0%			

¹Offer valid on qualifying purchases made between September 1, 2020 to January 15, 2021. Fixed 0% APR from the date of purchase, which may be prior to delivery, until November 2021, when the entire transaction amount is due in full. Regular Multi-Use Account rates will apply after that date.

²Offer valid on qualifying purchases made between September 1, 2020 to June 30, 2021. Prime -1% APR from the date of purchase, which may be prior to delivery, until November 2021, when the entire transaction amount and accrued interest are due in full. Regular Multi-Use Account rates will apply after that date. The Prime Rate will vary with the Citibank Prime Rate.

³Offer limited to Multi-Use Account Agricultural customers with an available Special Terms limit. Subject to the Multi-Use Account credit agreement and approval. Offer may be limited to qualifying products. \$2,500 minimum purchase required. Subject to merchant participation, see your local merchant for complete details. Multi-Use Accounts are a service of John Deere Financial, f.s.b.

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**2021
PROGRAMS**

Funding for seed will be credited to the dealer by Bayer.

OFFER CONDITIONS

- A Seed Dealer account must be a Direct Branded Seed Dealer type to submit transactions on **www.JDFMerchantService.com** to apply for financing with the DEKALB® Asgrow® Performance Financing by John Deere Financial
- A farmer can participate in Performance Financing John Deere, Prepay Early Cash Discount and Fixed 0% Interest Financing Program (Farm Flex) but not on same unit/dollar
- **Dealer must submit NET Dealer Cash Prepay, purchase transactions (less seed discount) via www.JDFMerchantService.com** by the above submission deadline in order to receive the applicable discount and financing rate
- The system opens September 1, 2020 for DEKALB and Asgrow Brand Seed
- **June 30, 2021** is the last day to apply Performance Financing Seed Merchandise Credits via **www.JDFMerchantService.com**
- Farmer must have an Agricultural Preferred Multi-Use Account with an approved Special Terms credit limit
- Farmer must have an active Technology / Stewardship Agreement
- Signed Sales Invoice - Obtain the signature of the customer or authorized signer on the John Deere Financial Multi-Use Account sales ticket. Please keep the signed John Deere Financial invoice along with your in-house receipt for 7 years

RETAILER/DEALER MUST BE A REGISTERED JOHN DEERE FINANCIAL MERCHANT

- Registration can be completed online at **www.JDFMerchantService.com**
- Also available online are: customer lookup, account credit status, credit application, and merchant reports
- Customer Name and Account Report identifying customers who have financed with John Deere Financial is available on website **www.JDFMerchantService.com**
- For billing corrections or returns instructions, select "User Manual" under "Online Transaction Center" and then select "submit credit"

For assistance, contact your local John Deere Financial Area Sales Manager or Merchant Service @ 800-255-5127

Bayer reserves the right not to pay any commission, incentive, rebate, refund, discount or other promotional payment on units of eligible products under this program where the sale is executed via an online electronic point of sale system unless approved by Bayer in writing

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2020-2021 CORTEVA™ COMPLETE GROWER FINANCING



GROWER FINANCING - JOHN DEERE FINANCIAL

Bold Brand. Bold Opportunities. Introducing Corteva™ Complete Grower Financing. An easy way to finance your Brevant™ brand seed, Corteva Agriscience™ Crop Protection, and Corteva Agriscience™ Seed Applied Technology all in one place, while earning valuable discounts on early seed purchases. The freedom to choose with compromise is real.

APPLICATION DATES	BREVANT™ SEEDS TERMS*	CORTEVA CROP PROTECTION TERMS*	SEED TREATMENT TERMS*
August 1, 2020 to October 20, 2020	0% APR ¹ + 1% DISCOUNT ³	0% APR ¹	0% APR ¹
October 21, 2020 to November 20, 2020	0% APR ¹ + 0% DISCOUNT ³	0% APR ¹	0% APR ¹
November 21, 2020 to June 20, 2021	PRIME -1% APR ² + 0% DISCOUNT ³	PRIME -1% APR ²	PRIME -1% APR ²

Additional information for Special Promotions Transactions:

- Minimum initial credit request \$7,500
- Due in full on customer's November 2021 John Deere Financial statement due date.
- Principal balance and all other accrued interest and finance charges associated with the special terms finance transactions are due in full by the customer statement due date as described above.
- Promotional transactions are subject to John Deere Financial approval and merchant participation.
- If the customer fails to pay the balance by the due date reflected on the statement, the Annual Percentage Rate (APR)** applicable to the Account will apply to this purchase.

**APR Standard Terms = Prime + 11.9%



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* The line of credit must be approved, the seed order committed, and finance plan information submitted by the above application deadline dates to receive the corresponding interest rate. All financing programs are due on the customer's November 2021 John Deere Financial statement due date. The 1% additional discount is taken off the amount financed. For example, if \$100,000 is financed, then the amount due is \$99,000 if financed under the "0% APR + 1% discount" offer.

¹Offer valid only if initial purchase of Brevant Seeds is made and is for subsequent qualifying purchases made between August 01, 2020 to November 20, 2020. Offer limited to Multi-Use Agricultural Account customers with an available Special Terms limit. Subject to the Multi-Use Account credit agreement and approval. 0% APR from the date of purchase, which may be prior to delivery, until November 2021, when the entire transaction amount is due in full. Regular Multi-Use Account rates will apply after that date. Offer may be limited to qualifying products. Minimum \$7,500 purchase required. Subject to merchant participation, see your local merchant for complete details. Multi-Use Accounts are a service of John Deere Financial, f.s.b.

²Offer valid on qualifying purchases made between November 21, 2020 to June 20, 2021. Offer limited to Multi-Use Agricultural Account customers with an available Special Terms limit. Subject to the Multi-Use Account credit agreement and approval. Prime -1% APR from the date of purchase, which may be prior to delivery, until November 2021, when the entire transaction amount and accrued interest are due in full. Regular Multi-Use Account rates will apply after that date. The Prime Rate will vary with the Citibank Prime Rate. Offer may be limited to qualifying products. Minimum \$7,500 purchase required. Subject to merchant participation, see your local merchant for complete details. Multi-Use Accounts are a service of John Deere Financial, f.s.b.

³Brevant seeds interest rate (0% or Prime -1%) listed in Brevant seeds terms column as well as the associated discount percentage (1% or 0%)

Corteva Crop Protection and Seed Treatment Terms include the interest rate (0% or Prime -1%) by application period and indicate no discounts (0% discounts) in all application periods

DETAILS AND REQUIREMENTS:

1. Participating purchases include Brevant™ brand products distributed by Brevant seeds through authorized Brevant seeds retailers, Corteva Agriscience™ Crop Protection products distributed by Corteva Crop Protection through authorized Corteva Crop Protection retailers, and Corteva Seed Applied Technology products distributed by authorized distributors and retailers.
2. Participating products will only be considered for discount calculations if reported via electronic data exchange (EDI) or point of sale (POS) from an authorized Corteva Agriscience™ Crop Protection or Brevant seeds retailer and invoiced between August 1, 2020 and August 31, 2021.
3. Corteva Agriscience reserves the right to audit grower purchases and use of Corteva Agriscience and Brevant seeds products on their owned or rented acres.
4. Accounts with balances from the 2019-20 program that are not paid in full by November 20, 2020, (Rabo AgriFinance participants) or November statement due date (JDF participants) or accounts with balances from the 2019-20 program that are not paid in full by December 1, 2020 (TruChoice® participants) cannot qualify for 2020-21 financing programs active between August 1, 2020, and November 20, 2021. Once overdue balances are paid in full, growers may participate in the program active at that time.
5. Participants have ten (10) business days after application date to provide any additional information required by the finance provider and continue to participate in the program active at the application date. Incomplete applications after ten (10) business days will participate in the program active at time of application completion.
6. All discount information provided by Corteva Agriscience regarding individual program earnings is a good faith estimate of total earnings potential. Actual total program earnings and payments will be calculated by Corteva Agriscience in its sole discretion.
7. For seed containing insect-protection traits, grower must be in full compliance with all the IRM requirements relating to the product. Acres NOT in compliance will not qualify for discount.
8. No purchases of seed will qualify under this program unless the grower has signed a valid Technology Use Agreement with the technology provider prior to planting.
9. Where permitted by law, Corteva Agriscience reserves the right to deduct from program payments any amounts due to Corteva Agriscience™ Crop Protection, Corteva Agriscience™ Seed Applied Technology, Brevant™ seeds and/or their affiliates.
10. Corteva Agriscience™ Crop Protection, Corteva Agriscience™ Seed Applied Technology, and Brevant seeds reserves the right to modify or terminate this program at any time without notice. Participation by growers in this program is voluntary and is not required in order to purchase Corteva Agriscience or Brevant seeds products.



2020-2021 Co-Alliance Finance Program

Financing Solutions for Your Fertilizer Purchases

Co-Alliance and John Deere Financial are pleased to introduce the following financing offer for your eligible 2020-2021 fertilizer purchases. Purchase now and wait until after your 2021 harvest to pay.

Eligible Products	Minimum Purchase	Purchase Date	Interest Rate (APR)	Due Date
Fertilizer	\$1,000	September 1, 2020 – August 31, 2021	120 Days No-Payment/No-Interest ¹ followed by Prime + 3.5% APR	Due in Full December 2021

Additional Details

- You must have an Agricultural Preferred Multi-Use Account with an approved Special Terms credit limit.
- If you do not have a Multi-Use Account, John Deere Financial makes it easy to apply:
 - Visit JohnDeereFinancial.com/MultiUseApply to complete an online application
 - Stop by your local Co-Alliance merchant to complete a paper application
 - Call 800-356-9033 to have an application mailed to you

¹Offer valid on qualifying purchases made between 1 September 2020 to 31 August 2021. Offer limited to Multi-Use Account Agricultural customers with an available Special Terms Credit limit. Subject to the Multi-Use Account credit agreement and approval. After the promotional period, interest will begin to accrue at Prime + 3.5% APR, until December 2021, when the entire transaction amount and accrued interest are due in full. Regular Multi-Use Account rates will apply after that date. Prime Rate varies with Citibank Prime Rate. Offer may be limited to qualifying products. \$1,000 minimum purchase required. Subject to merchant participation, see your local merchant for complete details. Multi-Use Accounts are a service of John Deere Financial, f.s.b.



2020-2021 Co-Alliance Finance Program for Spectrum Seed

Financing Solutions for Your Seed Purchases

Co-Alliance and John Deere Financial are pleased to introduce the following financing offers for your eligible 2020-2021 Spectrum Premium Non-GMO seed purchases. Commit early to maximize your savings!

Eligible Seed Products	Purchase Date	Due Date	Interest Rate (APR)	Seed Discount
Spectrum Seed Products	September 1, 2020 – October 31, 2020	Due in Full December 2021	Prime - 1% ¹	10%
	November 1, 2020 – December 31, 2020			6%
	January 1, 2021 – February 28, 2021			3%
	March 1, 2021 – July 30, 2021			0%

Additional Details

- You must have an Agricultural Preferred Multi-Use Account with an approved Special Terms credit limit.
- If you do not have a Multi-Use Account, John Deere Financial makes it easy to apply:
 - Visit JohnDeereFinancial.com/MultiUseApply to complete an online application
 - Stop by your local Co-Alliance merchant to complete a paper application
 - Call 800-356-9033 to have an application mailed to you

Visit SpectrumSeed.com to find out how you can win with Spectrum Premium Non-GMO Seed Corn.



¹Offer valid on qualifying purchases made between 1 September 2020 to 30 July 2021. Offer limited to Multi-Use Account Agricultural customers with an available Special Terms Credit limit. Subject to the Multi-Use Account credit agreement and approval. Prime - 1% APR from the date of purchase, which may be prior to delivery, until December 2021, when the entire transaction amount and accrued interest are due in full. Regular Multi-Use Account rates will apply after that date. The Prime Rate will vary with the Citibank Prime Rate. Offer may be limited to qualifying products and minimum purchase requirements. Subject to merchant participation, see your local merchant for complete details. Multi-Use Accounts are a service of John Deere Financial, f.s.b.



Take Advantage of Fixed 0% APR¹ Financing

Running a successful farming operation means getting the most out of every acre, plus the most value for your investment. BASF's Grower Finance along with the **Multi-Use Account** from John Deere Financial allow you to gain a competitive edge.

Receive Fixed 0% APR¹ on seed and crop protection products and help turn your smart agronomic decisions in to smart economic decisions.

Finance Rate	Dates	Minimum Initial Purchase	Application Financing Options	Payment Terms
Fixed 0% APR ¹	October 1, 2020 - September 30, 2021	\$5,000 minimum purchase; 1 product required	Purchase a BASF fungicide and qualify to finance up to: <ul style="list-style-type: none"> • \$15/A for aerial application • \$7.50/A for ground application • \$5/A for chemigation 	Due in full December 2021

BASF distributed products are eligible for this offer. For more information, visit [BASF-Grower-Finance.com](https://www.basf-grower-finance.com) or contact your local BASF Authorized Retailer. Access the John Deere Financial calculator with your BASF representative at [InputFinanceCalc.com/BASF](https://inputfinancecalc.com/BASF) to find out how much you can save.

Additional Details

You'll need a Multi-Use Account with a Special Terms credit limit from John Deere Financial to take advantage of this great offer. You can call **800-433-8964** to request an increase or establish a Special Terms limit.

Apply Today

Don't have a Multi-Use Account? Don't worry, John Deere Financial gives you easy ways to apply:

- Online at [JohnDeereFinancial.com/MultiUseApply](https://www.johndeerefinancial.com/MultiUseApply)
- Call **1-800-356-9033** to have an application mailed to you



¹Offer valid on qualifying purchases made between October 1, 2020, to September 30, 2021. Offer limited to Multi-Use Account Agricultural customers with an available Special Terms limit. Subject to the Multi-Use Account credit agreement and approval. Fixed 0% APR from the date of purchase, which may be prior to delivery, until December 2021, when the entire transaction amount is due in full. Regular Multi-Use Account rates will apply after that date. Offer may be limited to qualifying products. \$5,000 minimum purchase required. Subject to merchant participation, see your local merchant for complete details. © 2020 BASF Corporation. All rights reserved. Multi-Use Accounts are a service of John Deere Financial, f.s.b.