



2023 FINANCE PROGRAMS



RVC DECISION FINANCE

Use River Valley Cooperative's financing program to finance your seed, fertilizer, and crop protection purchases and receive financing on all inputs purchased. This financing program is designed with customers in mind to free up operating cash, lock in crop input purchases, and pay after harvest.

CFA® LOAN LIMITS: Up to \$600,000

TERMS: All terms are subject to approval by Cooperative Finance Association (CFA®).

- 3.50% variable interest rate. Interest rate is 5% below CFA® Advantage Rate* until 12/31/2023.
- To qualify, must purchase all chemicals, fertilizer, seed, energy and market grain through RVC.
- **3-year evergreen application.**
- Apply by 10/1/2022 to be eligible for the rate.
- From 1/1/2024 until 3/15/2024, the interest rate will be the CFA® Advantage Rate* minus 2.00% (variable currently 6.50%).
- \$200 loan closing fee.

*CFA® Advantage Interest Rate as of 7/28/22 is 8.50% variable. *Maturity date is 3/15/2024. Finance programs subject to change.

SEED:

- All Corn Seed _____ Acres
- All Bean Seed _____ Acres

ENERGY:

- LP Gallons _____
- Diesel Gallons _____

GRAIN:

- Corn Bushels _____
- Bean Bushels _____

Current customer with monitor(s)

Propane Yes No
Diesel Yes No

CHEMICALS

- All Chemicals X All

*If not a current customer, an RVC account manager will be in contact.

FERTILIZER

- All Fertilizer X All

River Valley Cooperative Customer

Date

River Valley Cooperative Account Manager

Date

COMPLETE YOUR FINANCE APPLICATION ONLINE
WWW.RIVERVALLEYCOOP.COM

For more information contact Chris Green, Ag Finance Director | 563-340-4082 | cgreen@rivervalleycoop.com



RVC DECISION

**FUEL YOUR
OPERATION
WITH ANALYTICS**

INTRODUCING RVC DECISION

River Valley Cooperative is proud to introduce RVC Decision, a branded concept that includes a collection of offerings that helps member-owners maximize yields, manage their business, and combat price risk across all facets of their operation.

- **SOIL DNA**
- **YIELD MAXIMIZER**
- **RVC SUSTAIN**

CFA[®] FINANCE: PICK YOUR RATE

CFA[®] ADVANTAGE VARIABLE INTEREST RATE (8.50%):

- Subtract 2% from the Advantage Rate if you do all Agronomy business with RVC. (6.50%)

Choose one of the following to get 1% off the Advantage Rate (5.50%), or choose two or more to get 2% off the Advantage Rate (4.50%).

- Purchase all of your Energy through RVC.
- Sell your grain through RVC.
- Purchase at least 25% of your seed through RVC.

CFA[®] LOAN LIMITS: Up to \$600,000

TERMS: All terms are subject to approval by Cooperative Finance Association (CFA[®]).

- Rate can be as low as 4.00% below the CFA[®] Advantage Rate* until 12/31/2023.
- **3-year evergreen application.**
- Apply by 10/1/2022 to be eligible for the rate.
- All RVC products are eligible for financing.
- From 1/1/2024 until 3/15/2024, the interest rate will be the CFA[®] Advantage Rate* minus 2.00% variable (currently 6.50%).
- \$200 loan closing fee.

*CFA[®] Advantage Interest Rate as of 7/28/22 is 8.50% variable. *Maturity date is 3/15/2024. Finance programs subject to change.

SEED:

- Corn Acres _____
- Bean Acres _____

ENERGY:

- LP Gallons _____
- Diesel Gallons _____

GRAIN:

- Corn Bushels _____
- Bean Bushels _____

Current customer with monitor(s)

- Propane Yes No
Diesel Yes No

*If not a current customer, an RVC account manager will be in contact.

CHEMICALS

- All Chemicals _____

FERTILIZER

- All Fertilizer _____

River Valley Cooperative Customer

Date

River Valley Cooperative Account Manager

Date

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microSync®

A **VERDESIAN** NUE SOLUTION®

Row crops often don't have the sulfur, zinc, manganese, or boron they need for optimal performance. MicroSync® Granular Micronutrients take care of that. It is easy to use and easy to apply. In addition, MicroSync is designed to be blended with NPK granular fertilizer programs.

Contact your local River Valley Cooperative expert to help you get the most out of your acre.

INCREASE YIELD WITH MICROSUNC PRO:

- Allows plants to synergize micronutrient and sulfur availability for uptake.
- In the soil, NutriPaction® granules are activated by soil moisture, creating millions of particles within the root zone for conversion and uptake.
- Balanced nutrient formulations designed with your crop in mind, delivering three critical micronutrients and sulfur.
- Ideal for blending with NPK fertilizers with an ideal spread pattern at 10-40 lbs/ac.
- Matches particle size and bulk density of most dry fertilizers for a more uniform distribution of nutrients.

DIRECTIONS FOR USE:

MicroSync Pro is intended for use in mixing or blending with other fertilizer materials.

This product is recommended for correction of multiple deficiencies, as determined by tissue analysis and soil testing, on any agricultural or horticultural crop where a deficiency of Boron, Manganese and/or Zinc may exist. When deficiencies exist, use the following table or consult your local agricultural extension professional or your local professional consultant. This product is for soil application only.



GUARANTEED ANALYSIS:

Calcium (Ca)	5.0%
Sulfur (S)	9.5%
Boron (B)	1.25%
Manganese (Mn)	5.0%
Zinc (Zn)	7.5%

Derived from: Ammonium Sulfate, Calcium Sulfate, Sodium Borate, Manganese Sulfate, Manganese Sulfate, Zinc Sulfate and Zinc Sulfate

APPLICATION RATES PER ACRE:

MILD deficiency 10-15 lbs.

MODERATE deficiency 15-25 lbs.

SEVERE deficiency 25-40 lbs.

The information and statements herein are believed to be reliable but are not to be construed as a warranty or representation for which we assume legal responsibility. Users should undertake sufficient verification and testing to determine the suitability for their own particular purpose of any information or products referred to herein.

NO WARRANTY OF FITNESS FOR A PARTICULAR PURPOSE IS MADE.

Micro Products, Macro Results®

**ORDER MICROSUNC PRO
ONLINE IN THE CUSTOMER PORTAL**

<https://shop.rivervalleycoop.com/>



CHRIS GREEN

Ag Finance Director

563-340-4082

cgreen@rivervalleycoop.com



Chris Green, Ag Finance Director, is located in the Central Office.

Chris and his wife, Kimberly, have four sons, Cole, Logan, Brody, and Jordan. The Green family makes their home in Grand Mound, Iowa.

Chris is a graduate of Calamus-Wheatland High School. He earned his Bachelor's Degree in Business Administration and Master of Business Administration through St. Ambrose University. This will be Chris's 18th year working in ag finance.

Chris enjoys volunteering with area youth baseball and basketball teams, especially when coaching his kids. Another pastime for Chris is golfing.

COMPLETE YOUR FINANCE APPLICATION ONLINE
WWW.RIVERVALLEYCOOP.COM

CONTACT US

Central Office
254 E. 90th Street
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1-866-962-7820
www.rivervalleycoop.com



LOCATIONS

Altona • Annawan • Bradford
Broadmoor • Cambridge • Camp Grove
Clarence • Clinton • Deer Grove • Danville
Dixon • Donahue • DeWitt • Durant
Edelstein • Eldridge • Fenton • Galva
Geneseo • Kasbeer • Lost Nation
Manlius • Martelle • Mineral • Olin • Osco
Ryan • Sheffield • Sperry • Stanwood
Sunbury • Walcott