

*Finance Rates as Low as 0%*

**Level 1 PLUS:  
 7 points**

0% Rate  
 (Due August 31, 2026)

100% Business in all areas AND 100% participation in the VantagePointe® program

**Level 1:  
 7 points**

0% Rate  
 (Due April 30, 2026)

100% Business in all areas

**Level 2:  
 6 points**

2% Under Prime  
 (Due March 31, 2026)

100% Business in areas totaling 6 points

**Level 3:  
 5 points**

1% Under Prime  
 (Due February 28, 2026)

100% Business in areas totaling 5 points

**Level 4:  
 4 points**

Prime Rate  
 (Due December 31, 2025)

100% Business in areas totaling 4 points

**Level 5:  
 1-3 points**

Prime Rate Plus 2%  
 (Due December 31, 2025)

100% Business in areas totaling 1-3 points

### Finance Rate Levels

**All products must be purchased from Sunrise**

Do 100% of your business in the areas below to earn points towards your finance rate level. To earn your points in an area, all of your inputs must be purchased from Sunrise.

Each area has a desired point value:

- 100% Crop Protection Products (2 points)**
- 100% Crop Nutrition (2 points)**
- 100% Seed (1 point)**
- 100% Energy (1 point)**
- 100% Grain (1 point)**

Achieve a level by reaching each area's desired point value.



**There will be a \$250 application fee if completed application and all corresponding documents are not received by August 31, 2024.**

» **What is the Sunrise Cooperative Input Financing Program?**

The Sunrise Input Financing Program allows you to finance your fall, spring and summer crop input purchases. The program also allows you to finance your agronomy prepay purchases from Sunrise Cooperative. Eligible charges are to be made between September 1, 2024 and August 31, 2025. To qualify for the program you must apply for a minimum of \$10,000 to be financed.

» **What paperwork needs to be submitted?**

- A completed and signed application with all needed signatures
- 2023 tax return: first two pages of your 1040
- Schedule F & Schedule 1
- Balance sheet
- 1065 or 1120 form (if applicable)

If you are a partnership or a corporation:

- A completed and signed application
- 2023 tax return and balance sheet for the partnership and/or corporation
- Personal tax return and balance sheet for each co-applicant

*\*A note and a contract will be required in all cases. A crop lien and crop insurance may be necessary.*

» **When is the application deadline?**

February 28, 2025 is the deadline for all input financing applications.

» **What is the financing rate?**

Your finance rate is determined by the percentage of supplies purchased from Sunrise. In order to get the best possible rate, which is 0%, you need to purchase 100% of your business in all categories. The highest rate is 2% over prime.

» **What is VantagePointe®?**

A risk management tool for your agronomy and grain marketing. See insert for more details.

» **How are your input products priced?**

The prepaid or cash price in effect at the time of billing will be used for products. The regular price will be used for services such as custom application, delivery or equipment rental.

» **When do finance charges begin?**

Finance charges are calculated from the date of invoice when product is either picked up, or the prepaid price is locked in. Finance charges are not compounded.

» **How are finance charges calculated at the end of the program?**

Any amount of principal not paid when due shall bear a finance charge from 30 or 31 days prior to the date when due until principal amount is paid in full, at a rate per month equal to two percent (2%). A principal payment can be made at any time before they are due.

» **When is the crop finance payment due?**

**Level 1+** is due August 31, 2026. **Level 1** is due April 30, 2026. **Level 2** is due March 31, 2026. **Level 3** is due February 28, 2026. **Level 4 & 5** are due December 31, 2025.

» **What happens if I don't purchase the percent of agronomy in the level I selected from Sunrise?**

The financing rate will be adjusted to the level that was met and made retroactive to the invoice date.

» **How do I apply?**

1. Complete an online application at [sunriseco-op.com/InputFinancing](https://sunriseco-op.com/InputFinancing)
2. A completed and signed application can be mailed to: Sunrise Credit Office at P.O. Box 870, Fremont, OH 43420-0870 or scanned and emailed to [creditall@sunriseco-op.com](mailto:creditall@sunriseco-op.com)

*\*You will have a reply on your application within ten (10) business days.*

# 2025 Input Financing Program

P.O. Box 870 • Fremont, OH 43420-0870 • [creditall@sunriseco-op.com](mailto:creditall@sunriseco-op.com)  
Direct Credit Phone: 419-334-5251 • Toll-Free: 800-321-5468



## THIS INFORMATION WILL BE TREATED IN A CONFIDENTIAL MANNER

**Please check areas below to earn points towards your finance rate level.**

<input type="radio"/> 100% Crop Protection Products - 2 pts.	<input type="radio"/> 100% Seed - 1 pt.	<input type="radio"/> 100% Grain - 1 pt.	<b>TOTAL POINTS</b> <hr/>
<input type="radio"/> 100% Crop Nutrition - 2 pts.	<input type="radio"/> 100% Energy 1 pt. (All oil, power fuels & propane)	<input type="radio"/> VantagePointe®	

**Total points from above determines your level:**

- Level 1 PLUS:** 7 pts. • 0% Rate (Due August 31, 2026)
- Level 1:** 7 pts. • 0% Rate (Due April 30, 2026)
- Level 2:** 6 pts. • 2% Under Prime Rate (Due March 31, 2026)
- Level 3:** 5 pts. • 1% Under Prime Rate (Due February 28, 2026)
- Level 4:** 4 pts. • Prime Rate (Due December 31, 2025)
- Level 5:** 1-3 pts. • Prime Rate Plus 2% (Due December 31, 2025)

*Please print and completely fill out all information blanks so we may properly process your request*

Account Name: \_\_\_\_\_  Individual

Name: \_\_\_\_\_ Account # \_\_\_\_\_  Incorporated

Spouse Name (if applicable) \_\_\_\_\_  Partnership

Address: \_\_\_\_\_  Married

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_  Single

Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_ County: \_\_\_\_\_

Social Security No.: \_\_\_\_\_ Birthdate: \_\_\_\_\_

Spouse/Cosigner Social Security No.: \_\_\_\_\_ Birthdate: \_\_\_\_\_

Federal I.D. No.: \_\_\_\_\_ Email: \_\_\_\_\_ Fax: \_\_\_\_\_

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Spouse/Cosigner Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

***If a partnership or corporation, please give name, social security number and address of other owner(s):***

<b>Co-Applicant(s):</b>	<b>Co-Applicant(s):</b>	<b>Co-Applicant(s):</b>
NAME: _____	NAME: _____	NAME: _____
TITLE: _____	TITLE: _____	TITLE: _____
ADDRESS: _____	ADDRESS: _____	ADDRESS: _____
CITY, STATE, ZIP: _____	CITY, STATE, ZIP: _____	CITY, STATE, ZIP: _____
_____	_____	_____
SOCIAL SECURITY NO.: _____	SOCIAL SECURITY NO.: _____	SOCIAL SECURITY NO.: _____
BIRTHDATE: _____	BIRTHDATE: _____	BIRTHDATE: _____

We are making this application and statement for the purpose of securing credit on account, and we represent that the information given herein is true and accurate. We authorize both financial institutions and suppliers to release any financial and credit information known to them for the purpose of evaluating this application for credit. We agree to pay according to the terms of each account, and request the billings be made in the account name specified. By the signature(s) above, I/we agree to be bound by the Dealer's credit terms, and acknowledge receipt of a copy of the credit terms.

**PLEASE RETAIN COPY FOR YOUR PERSONAL RECORDS**

Anticipated Credit Needed \$ \_\_\_\_\_ Acres Owned \_\_\_\_\_ Acres Rented \_\_\_\_\_

How many years have you been farming? \_\_\_\_\_ Previous year's farm income (2023 Schedule F, line 9) \$ \_\_\_\_\_

Non-farm income \$ \_\_\_\_\_ **Agronomy Solutions Advisor** \_\_\_\_\_

### CROP PLANNING INFORMATION

Crop	Acres	Estimated Yield	Total Production	(Less) Prod. Used for Feed	(Less) Landlord's Share	Net Production	Insurance Coverage		Expected Price	Total Crop Value
							MPCI, CRC, etc.	Type %		
							<b>Total Crop Value</b>			

### FINANCIAL INFORMATION

Please attach the first 2 pages of your 2023 1040 federal income tax return and a copy of your Schedule F and Schedule 1. If applicable please send your 1065 or 1120. If a partnership or corporation, all co-applicants tax returns and balance sheets must be provided.

There will be a \$250 application fee if completed application and all corresponding documents are not received by August 31, 2024.

Projected Income Statement: Crop Sales (See Crop Planning Information Above)		
Plus: Livestock Sales		+
# Head _____ Average Price Per Pound _____ Total: _____		
Avg. Wt. _____ Est. Sales Date(s) _____		
Plus: Government Program Payments		+
Plus: Other Farm Income		+
<b>Equals Subtotal: Gross Farm Income</b>		=

### BALANCE SHEET

Assets (What I Own) (Itemize on Schedule)		Liabilities (What I Owe) (Itemize on Schedule)	
1. Cash, Checking, & Savings Accounts .....	\$ _____	1. Sunrise Cooperative Financing 2023 .....	\$ _____
2. Notes Receivable .....	_____	2. Accounts Payable .....	_____
3. Livestock & Poultry .....	_____	3. Credit Cards .....	_____
4. Crops (Growing) .....	_____	4. Operation Loans to Financial Institutions .....	_____
5. Crops (Stored) .....	_____	5. Other Current Debt .....	_____
6. Other Current Assets .....	_____	6. Other Current Debt .....	_____
<b>Total Current Assets</b>	\$ _____	<b>Total Current Liabilities</b>	\$ _____
7. Real Property (____ Acres @ \$____/Acre) .....	\$ _____	7. Machinery Loans .....	\$ _____
8. Home & Buildings .....	_____	8. Vehicle Loans .....	_____
9. Motor Vehicles .....	_____	9. Real Estate Mortgage Loans .....	_____
10. Machinery & Equipment .....	_____	10. Other Long Term Debt .....	_____
12. Government Securites, Stocks, Bonds, & other Securities .....	_____	<b>Total Long Term Liabilities</b>	\$ _____
11. Other Long Term Assets .....	_____	<b>Total Liabilities</b>	\$ _____
<b>Total Long Term Assets</b>	\$ _____	<b>Net Worth (Total Assets Less Total Liabilities)</b>	\$ _____
<b>Total Assets</b>	\$ _____		

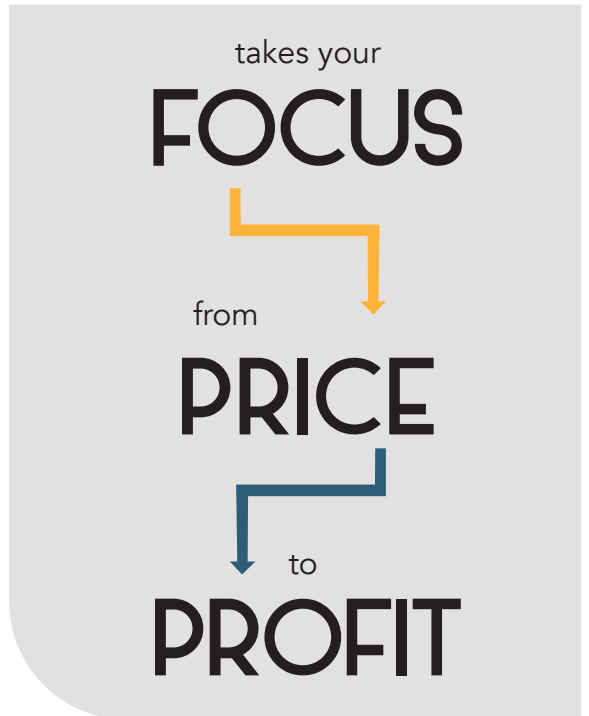
# VANTAGE POINTE®



VantagePointe® is an integrated risk management program which allows our customer-owners to forecast farm profitability now and three years into the future.



- A web-based risk management platform administered by Sunrise
- Tracks all grain sales and forecasts future profitability customized to your farm
- Creates profitability “what-if” scenarios, focusing grain sales on farm profitability instead of grain price
- Provides grain selling recommendations based off past futures price performance
- Helps build a sound marketing strategy by taking the emotion out of grain marketing



VISUALIZING  
TOTAL PROFIT  
*every day*

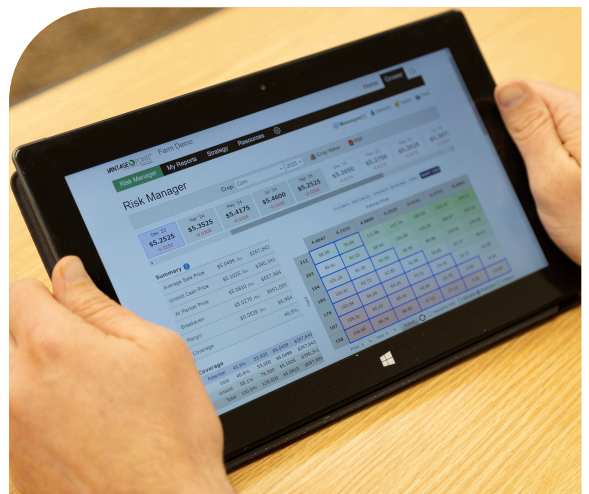
## QUESTIONS?

Contact **Brett Calvert**  
Associate Grain Accountant  
[brettcavert@sunriseco-op.com](mailto:brettcavert@sunriseco-op.com)

Read  
More  
Here:



SCAN ME



# RISK MANAGEMENT PROGRAMS WITH SUNRISE COOPERATIVE



A Risk Management tool, that *locks* in your fertilizer and grain.

The Fertilizer Grain Program (FGP) looks out a year in advance and compares the price of fertilizer to the price of grain to see if the ratio is a good value.




## The Ratio

number of bushels of grain  
*it takes to buy one ton*  
of fertilizer

X : 

**20 years of data to back up the strategy!**

 **Contact your Sunrise representative for more questions.**

# FUEL CONTRACTING


Lock in your price per gallon with no money down, and, if markets rise, your price remains the same.

Budgeting for your farm operation is quick and easy with Sunrise Cooperative.

**Contract your fuel needs all year long with Sunrise Cooperative and be prepared for market volatility.**



[sunriseco-op.com](http://sunriseco-op.com)

 **Call 800-432-4954 or your Energy Solutions Advisor to lock in your fuel price**