

Level 1 PLUS: 7 points

0% Rate
(Due August 31, 2025)

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

Level 1: 7 points

0% Rate
(Due April 30, 2025)

100% Business in all areas

Level 2: 6 points

2% Under Prime
(Due March 31, 2025)

100% Business in areas totaling 6 points

Level 3: 5 points

1% Under Prime
(Due February 28, 2025)

100% Business in areas totaling 5 points

Level 4: 4 points

Prime Rate
(Due December 31, 2024)

100% Business in areas totaling 4 points

Level 5: 1-3 points

Prime Rate Plus 2%
(Due December 31, 2024)

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, 2023.

» **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, 2023 and August 31, 2024. 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
- ☐ 2022 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
- ☐ 2022 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, 2024 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, 2025. **Level 1** is due April 30, 2025. **Level 2** is due March 31, 2025. **Level 3** is due February 28, 2025. **Level 4 & 5** is due December 31, 2024.

» **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
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

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

Questions?

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

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

How many years have you been farming? _____ Previous year's farm income (2022 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 MPCI, CRC, etc.		Expected Price	Total Crop Value
							Type	%		
									Total Crop Value	

FINANCIAL INFORMATION

Please attach the first 2 pages of your 2022 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.

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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		+
		
Equals Subtotal: Gross Farm Income		=

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 2022	\$ _____
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	_____
Total Current Assets	\$ _____	Total Current Liabilities	\$ _____
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	_____	Total Long Term Liabilities	\$ _____
11. Other Long Term Assets	_____	Total Liabilities	\$ _____
Total Long Term Assets	\$ _____	Net Worth (Total Assets Less Total Liabilities)	\$ _____
Total Assets	\$ _____		

THIS INFORMATION WILL BE TREATED IN A CONFIDENTIAL MANNER

Please check areas below to earn points towards your finance rate level.
TOTAL POINTS
100% Crop Protection Products - 2 pts.
100% Crop Nutrition - 2 pts.
100% Seed - 1 pt.
100% Energy 1 pt. (All oil, power fuels & propane)
100% Grain - 1 pt.
VantagePointe®

Total points from above determines your level:
Level 1 PLUS: 7 pts. • 0% Rate (Due August 31, 2025)
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Level 3: 5 pts. • 1% Under Prime Rate (Due February 28, 2025)
Level 4: 4 pts. • Prime Rate (Due December 31, 2024)
Level 5: 1-3 pts. • Prime Rate Plus 2% (Due December 31, 2024)

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

PLEASE RETAIN COPY FOR YOUR PERSONAL RECORDS

Account Name:
Name: Account #
Spouse Name (if applicable)
Address:
City: State: Zip Code:
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):

Co-Applicant(s): Co-Applicant(s): Co-Applicant(s):
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.

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 accounting tool administered by Sunrise
- Tracks all grain sales and forecasts current and future input costs
- 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**
Grain Solutions Manager
brettcavert@sunriseco-op.com

Read
More
Here:



SCAN ME



takes your
FOCUS
from
PRICE
to
PROFIT

