

Experience and Commitment

The Cooperative Finance Association, Inc. (CFA) is an agricultural finance cooperative based in Kansas City, Missouri. CFA has provided reliable financial products and services to the agriculture sector for over 60 years.

Since serving agriculture is all we do, we understand agribusiness operations inside and out. CFA team members are knowledgeable, reliable professionals dedicated to delivering quality service that exceeds our customers' expectations.

We are committed to providing:

Financial Services for Successful Agriculture



302 W Broadway / PO Box 477

Pond Creek, OK 73766

Steven Johnson

Credit Manager

(580) 532-1009 sjohnson@farmersgrain.net



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INPUT FINANCE PROGRAM



CFA The Cooperative
Finance Association, Inc.
Financial Services For Successful Agriculture

Farmers Grain Company offers input financing for all crop production needs. Now all your needs for financing agronomy, seed and energy can be handled in a single visit with Steven Johnson, Credit Manager for Farmers Grain Company.

Input Finance Program

Convenient, full-season input financing for your operating needs is now available at Farmers Grain Company. Your same proven source of production inputs. Questions on financing, agronomy, livestock and other production needs can be handled in a single visit. This is a service you can depend on with Farmers Grain Company and CFA.

CFA's Input Finance Program offers a variety of loan products to fit your production and marketing needs for Crop production.

Standard Loan Features

- Quick approval process
- Non-revolving lines of credit
- Lines of credit up to \$350,000
(Simple loan Application)
- Lines of credit over \$350,000
(Additional financial information required)
- Fund all agricultural input production needs

Program Advantages

Input Finance loan products offer the following advantages:

- Quick simple loan application
- Competitive financing terms
- Loan maturity to match your marketing needs
- Convenient one-stop shopping for all your ag inputs
- Financing through people that are knowledgeable in production agriculture

INPUT FINANCE PROGRAM	
Program Details	<ul style="list-style-type: none"> • CFA is a financial services cooperative with more than 140 local and regional cooperative members utilizing the IFP program • The Input Finance Program originated in 1988 and is strongly supported by our membership • The program is administered jointly between Farmers Grain Company and CFA
Loan Purpose	<ul style="list-style-type: none"> • Full Crop Production Loans (Input Advantage Loan) • Grain Inventory Loans • Specific Product Promotion Loans (Express Credit)
Loan Types	<ul style="list-style-type: none"> • Secured or unsecured loans depending on loan size and credit quality
Application Process	<ul style="list-style-type: none"> • Simple application process <ul style="list-style-type: none"> ⇒ Credit Application ⇒ Collateral worksheet
Interest Rate	<ul style="list-style-type: none"> • Variable Interest Rate (Check with us for interest rate quote)
Collateral Requirements	<ul style="list-style-type: none"> • Lien position, assignment of insurance, buyer notification and other collateral requirements are based on loan size and credit quality
Repayment Terms	<ul style="list-style-type: none"> • Loan Maturity is 20 Months or Less <ul style="list-style-type: none"> ⇒ Final Maturity Date is March 15th
Loan Fees	<ul style="list-style-type: none"> • \$125 per crop year for Input Advantage loans • \$50 per application for Express Credit loans
Loan Approval Time	<ul style="list-style-type: none"> • Typically, a credit decision is communicated to Farmers Grain Company within 24 hours of receiving a complete application