

# 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