

## 2019 PHYTOGEN GROWER FINANCING - RABO AGRIFINANCE

PhytoGen is proud to partner with Rabo AgriFinance to offer convenient and cotton production specific credit needs for your PhytoGen® brand cottonseed purchases.

2018 GROWER FINANCING PROGRAM			
Grower Order Deadline†	Program Financing Rate†	Minimum PhytoGen Purchase	Program Payment Terms
May 20, 2019	0% APR	\$7,500	Due January 15, 2020
June 20, 2019	1.9% APR	\$7,500	Due January 15, 2020

† A grower's line of credit must be approved by Rabo AgriFinance AND their corresponding PhytoGen invoice submitted by the retailer in the Rabo AgriFinance website on or before the above order deadline dates for the grower to receive the corresponding program interest rate.

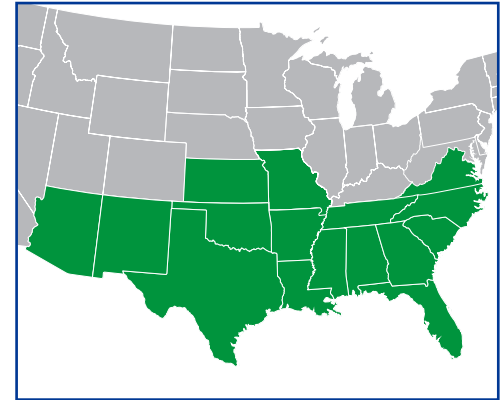
### GROWER ELIGIBILITY:

- Growers who are financing PhytoGen cottonseed must apply for credit at least 30 days prior to order deadline to ensure that the application can be processed prior to the deadline
- All loans are due January 15, 2020
- \$7,500 Financing Minimum
- Grower must have an approved QuickLink line of credit with Rabo AgriFinance
- Line of credit is available for PhytoGen® brand cottonseed purchases
- Grower purchases will be financed at the corresponding program interest rate above and will be based on the date the invoice is entered into the Rabo AgriFinance website by the retailer, regardless of prior purchases

### RETAILER RESPONSIBILITY:

- Grower order and associated invoice must be entered by the retailer on Dealer.Raboag.com by the applicable order deadline
- Retailers must be registered with Rabo AgriFinance for their customers to participate in the financing offer. Retailers must request PhytoGen cottonseed program to be added to their account
- New Rabo AgriFinance Retailer participants need to register as a "new user" on Dealer.Raboag.com in order to become authorized to offer this program
- For questions or assistance, call Rabo AgriFinance at (888) 395-8505 or email QuickLink@Raboag.com

The grower's line of credit must be approved and the qualifying transaction submitted for payment to Rabo AgriFinance on or before the program dates noted above, to receive the corresponding interest rate. Interest starts from the date the transaction is accepted for payment by Rabo AgriFinance which may be prior to the delivery or receipt of the merchandise. Interest rate to the customer will fluctuate with changes in the Prime rate. Prime rate is defined as the rate of interest described as the prime rate of leading financial institutions as published from time to time in "The Wall Street Journal-Midwest Edition". Growers will receive the incentive interest rate for qualifying purchases within applicable program dates until January 15, 2020. Balances remaining after January 15, 2020, are subject to market rates, as determined by Rabo AgriFinance as outlined per the Account Agreement. Please consult Rabo AgriFinance for more information.



### QUALIFYING STATES AND COUNTIES

AL, AR, AZ, FL, GA, KS, LA, MO, MS, NC, NM, OK, SC, TN, TX, VA



**Rabo AgriFinance**

### Obtaining a QuickLink Credit® application is easy.

Ask your local PhytoGen Territory Manager for an application or download applications off BOS under the resource tab, or apply online at the Rabo website: [Grower.RaboAg.com](http://Grower.RaboAg.com)

### Questions or Assistance

Rabo AgriFinance  
Phone (888) 395-8505  
Fax (866) 349-3139  
Email: [QuickLink@Raboag.com](mailto:QuickLink@Raboag.com)  
[RaboAg.com](http://RaboAg.com)

Application Submissions:  
Online: [Grower.RaboAg.com](http://Grower.RaboAg.com)  
Fax: (866) 349-3139  
Email: [QuickLink@Raboag.com](mailto:QuickLink@Raboag.com)  
Rabo AgriFinance  
6919 Chancellor Drive  
Cedar Falls, IA 50613

You will be contacted by Rabo AgriFinance once your completed application is received.