



CHS AUTUMN REWARDS FINANCE PROGRAM



FINANCE PROGRAMS FOR A AND AA CREDIT RATING

Sept. 1, 2018 - Dec. 15, 2018 - 0%
Dec. 16, 2018 - Jan 15, 2019 - 1.9%
Jan 16, 2019 - Aug 31, 2019 - 2.9%

QUALIFYING PRODUCTS

CHS Surfactants	XLR-rate®
CHS Inoculants	N-Edge® product line
CHS Seed Treatments	Allegiant®
CHS Aventine™ Complete	Syngenta®
CHS Aventine™ Micronutrient packs	Mycogen®
CHS RapidUp™	Dekalb®/Asgrow®
CHS Unlocked™	BASF®

BENEFITS

Offering financing on branded seed purchases and CHS Premium branded products to qualifying growers. Must have an A or AA credit rating.

- Enhanced Seed Program and branded products
- Deferred repayment
- Straightforward, easy application process
- Serviced directly through your CHS retail cooperative with CHS Capital

ACTIVITY

Grower must purchase a minimum of \$10,000 of qualifying products.

INCENTIVE

Grower must submit application to CHS Capital and have a purchase invoice on file with a CHS retailer* by August 31, 2019 to receive benefits.**

*All purchases must be through a qualified CHS retailer.

**Grower account is due in full on December 15, 2019.

© 2018 CHS Inc.
All trademarks are the property of their respective owners.

5500 CENEX DRIVE | INVER GROVE HEIGHTS, MN 55077 | 651-355-6000 | CHSINC.COM

 Farmer-owned with
global connections



CHS AUTUMN REWARDS BAYER CROPSCIENCE FINANCE PROGRAM



QUALIFYING PRODUCTS

All Bayer CropScience crop protection brands will be eligible to participate in the CHS Autumn Rewards Finance Program.

FINANCE OFFER

- Grower must purchase two or more Bayer brands
- Meet a total combined minimum sales value \geq \$10,000
- Total \$10,000 purchase must comprise a minimum of two different Bayer brands > \$2,000 each; additional products purchased are not subject to a minimum amount
- Qualification for program will be at the individual grower level. Combined purchases at the Grower Group level will not be considered for qualification
- All required data (outlined below) must be reported in order for the transaction to qualify for financing under CHS Autumn Rewards

INCENTIVE

Growers who make a \$10,000* initial purchase of two or more qualifying Bayer CropScience products from authorized BCS and CHS retailers can qualify for finance programs for A and AA credit rating:

Sept. 1, 2018 - Dec. 15, 2018 - 0%

Dec. 16, 2018 - Jan 15, 2019 - 1.9%

Jan 16, 2019 - Aug 31, 2019 - 2.9%

Grower must submit application to CHS Capital and have a purchase invoice on file with CHS retailer** by August 31, 2019 to receive benefits.***

*Based on grower invoiced price.

**All purchases must be through a qualified CHS retailer.

***Grower account is due in full on December 15, 2019.

© 2018 CHS Inc.

All trademarks are the property of their respective owners.



CHS AUTUMN REWARDS SYNGENTA FINANCE PROGRAM



QUALIFYING PRODUCTS

All Syngenta brands will be eligible to participate in the CHS Autumn Rewards Finance Program.

FINANCE OFFER

- Grower must purchase two or more Syngenta brands
- Meet a total combined minimum sales value \geq \$10,000
- Total \$10,000 purchase must comprise a minimum of two different Syngenta brands $>$ \$2,000 each; additional products purchased are not subject to a minimum amount
- Qualification for program will be at the individual grower level. Combined purchases at the Grower Group level will not be considered for qualification
- All required data (outlined below) must be reported in order for the transaction to qualify for financing under CHS Autumn Rewards

INCENTIVE

Growers who make a \$10,000* initial purchase of two or more Syngenta products from authorized Syngenta and CHS retailers can qualify for finance programs for A and AA credit rating:

Sept. 1, 2018 - Dec. 15, 2018 - 0%

Dec. 16, 2018 - Jan 15, 2019 - 1.9%

Jan 16, 2019 - Aug 31, 2019 - 2.9%

Grower must submit application to CHS Capital and have a purchase invoice on file with CHS retailer** by August 31, 2019 to receive benefits.***

*Based on grower invoiced price.

**All purchases must be through a qualified CHS retailer.

***Grower account is due in full on December 15, 2019.

© 2018 CHS Inc.

All trademarks are the property of their respective owners.

5500 CENEX DRIVE | INVER GROVE HEIGHTS, MN 55077 | 651-355-6000 | CHSINC.COM

 Farmer-owned with
global connections



CHS AUTUMN REWARDS VALENT FINANCE PROGRAM



QUALIFYING PRODUCTS

All Valent brands will be eligible to participate in the CHS Autumn Rewards Finance Program.

FINANCE OFFER

- Meet a total combined minimum sales value \geq \$3,500
- Qualification for program will be at the individual grower level. Combined purchases at the Grower Group level will not be considered for qualification
- All required data (outlined below) must be reported in order for the transaction to qualify for financing under CHS Autumn Rewards

INCENTIVE

Growers who make a \$3,500* initial purchase of Valent products from CHS retailers can qualify for finance programs for A and AA credit rating:

Sept. 1, 2018 - Dec. 15, 2018 - 0%

Dec. 16, 2018 - Jan 15, 2019 - 1.9%

Jan 16, 2019 - Aug 31, 2019 - 2.9%

Grower must submit application to CHS Capital and have a purchase invoice on file with CHS retailer** by August 31, 2019 to receive benefits.***

*Based on grower invoiced price.

**All purchases must be through a qualified CHS retailer.

***Grower account is due in full on December 15, 2019.

© 2018 CHS Inc.

All trademarks are the property of their respective owners.

5500 CENEX DRIVE | INVER GROVE HEIGHTS, MN 55077 | 651-355-6000 | CHSINC.COM

 Farmer-owned with
global connections