

2025 FINANCING PROGRAMS



CPI is making special financing programs available to you for the 2025 crop year. These special rates are only available for products & services provided by CPI.

WHY OUR PROGRAMS?

- Up to \$1 million credit line with the Simpli-Fi Application
- Improves security of product supply
- Locks-in input costs to maximize income potential & reduce risk
- Secures a confidential source of payment for input products & services
- Presents a comprehensive agronomic relationship to complement your operation
- Provides flexible payment date to match your marketing strategy
- Offers early payment without penalty
- Saves time with a convenient one-stop source for all your input needs

ABOUT OUR PROGRAMS

FINANCE PROGRAM:

Subject to CFA loan approval & \$200 loan fee advanced on the loan

ALL CPI PURCHASES:

All agronomy & energy needs for crop inputs qualify for this program

APPLICATION SERVICES:

Application of product qualifies for product finance terms

SIGN UP DEADLINES:

Early Bird: 12/31/24

Pre-Season: 2/28/25

In-Season: 6/30/25

MATURITY: Loan matures 1/15/2026



EARLY BIRD*

**PURCHASED/CONTRACTED
PRIOR TO 12/31/2024**

**0.00% fixed rate until
8/31/2025 and then 9.24%*
variable rate until loan maturity
on all purchases from CPI.**



PRE-SEASON

**PURCHASED/CONTRACTED
PRIOR TO 2/28/2025**

**2.99% fixed rate until
8/31/2025 and then 9.24%*
variable rate until loan maturity
on all purchases from CPI.**



IN-SEASON

**PURCHASED/CONTRACTED
PRIOR TO 6/30/2025**

**6.99% variable rate until
8/31/2025 and then 9.24%*
variable rate until loan maturity
on all purchases from CPI.**

* As of July 1, 2024, Variable Interest Rate based on CFA's Field Finance Rate. Rates are subject to change. For current interest rates, please refer to CFA Interest Rate Indices at www.cfafs.com.

* Seed program participants will receive a reduced cash discount using CFA Financing.

**NEW APPLICANTS COMPLETE THE QUICK & EASY APPLICATION
OR CONTACT YOUR CPI SALES AGRONOMIST OR RUSS KULWICKI AT 402-463-5181**



ADVANTAGE PREPAY PROGRAM

ABOUT THE PROGRAM

CPI Advantage is our in-house prepay program. By prepaying your inputs in advance, you can get up to 6% more purchasing power.

- Runs September 1, 2024 - January 10, 2025
- Valid on purchases of seed, fertilizer, chemical, & energy (buckets)
- Growers will earn a minimum of 1% on all money collected during the time period.
- Purchases will be divided into buckets before billing
- You must use 100% of the prepay money with CPI to receive program funding



up to
RECEIVE
6%
ON PURCHASES
FROM CPI

THE **MORE** YOU PREPAY, THE **MORE** YOU EARN!



1 BUCKET
1.00%



2 BUCKETS
2.00%



3 BUCKETS
5.00%



4 BUCKETS
6.00%

UTILIZE THE PROGRAM

With a minimum \$50,000 prepay, you could receive
\$500* to \$3,000* purchasing power

**Purchasing power percentage depends on the number of buckets you commit to/purchase from. All purchases are subject to CPI approval. Minimum purchase amounts for each individual bucket may be required.*

**Purchasing power earned will be credited to your account & must be redeemed on future purchases from CPI.*

CONTACT YOUR LOCAL CPI SALES AGRONOMIST TO SIGN UP