



# GROWER FINANCE PROGRAM

## 2026 DEALER FAQ

**How do I submit a completed Monty's Grower Finance Program loan application?** To complete a Monty's Grower Finance Program loan application visit: [www.montysplantfood.com/grower-finance](http://www.montysplantfood.com/grower-finance). Otherwise, original loan applications over \$750,000 are required to be mailed to Monty's Grower Finance at 3055 W M-21 St. Johns, MI 48879.

**Are there any credit 'Red Flags' I should watch for before moving a loan application forward in the credit scoring process?** Yes, there are a few things you can look for that could cause your customer to be denied a loan:

- New farmer with no or limited experience managing the production and financial aspects of a crop operation
- New customer to your business
- Poor repayment performance (60+ days past due) on open accounts

**Who do I call to check on a loan application status?** Once a completed loan application has been submitted, the grower will be notified via the mail of their approval/denial within 10 business days. If you have not received a notification via the mail, after that time frame, you can call 502-685-9482 for more information.

**Can Monty's tell the Dealer Representative the results of a grower's application submission?** Yes, Monty's will notify the Representative listed on the provided Cover Sheet of the grower's status only. Due to privacy laws, we cannot disclose details of the reason for denial, the grower will need to wait for their letter.

**Can growers reapply if they are denied?** No. If a grower is denied, they cannot reapply in the same growing season. The denial letter will state the reason(s) for the rejection. The grower can reapply for a Monty's Grower Finance Program Loan in the next growing season, applications will start being accepted each October.

**Will the loan application show as a hard inquiry on my credit report?** Yes, the individual listed first on the credit application will receive a hard inquiry on his/her personal credit, even if an entity is listed. The first individual listed is considered the primary (and should be the most creditworthy) borrower for the loan and will remain the primary for future loans.

**How do I request an advancement from a grower's Monty's Grower Finance Program Loan?** The following forms will need to be submitted online at [www.montysplantfood.com/grower-finance](http://www.montysplantfood.com/grower-finance). Before a Monty's Representative can request advancements from a grower's loan:

- Submit a Funds Advancement Agreement giving Monty's permission from the grower to process a payment to the Dealer Representative (needs to be signed by the grower). This form will only need to be signed once and submitted once.
- Submit an ACH Deposit form or Check Payment form (needs to be submitted once).
- Submit an Advance Request Form along with the grower's detailed invoice each time the grower is requesting to pay crop input invoices from their loan.

**When do I request an advancement from the Monty's Grower's Finance Program loan?** Requests for advancement must be made by submitting the Advance Request Form and detailed grower invoices online at [www.montysplantfood.com/grower-finance](http://www.montysplantfood.com/grower-finance). Submission must be made by end of day Friday, for your check payment to be mailed or ACH initiation on the following Thursday.

- ACH will be initiated to the Dealership
- Checks will be made payable to the Dealership
- All payments are subject to Monty's business calendar and banking holidays

**Are there penalties to paying off a loan early?** No, there are no penalties to early payoff of a Monty's Grower Finance Program loan.



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**Is this a revolving loan?** No, the Monty's Grower Finance Program loan is not a revolving loan.

**How can the grower receive additional credit if they have hit their loan amount?** The grower can request additional credit if they have maxed out their loan amount. The grower will need to contact Monty's for more information via email at [montys.finance@montysplantfood.com](mailto:montys.finance@montysplantfood.com).

**How will my customer receive statements? Are they available online?** Statements will be mailed monthly. Statements will show the previous month's account activity. The annual statement is mailed in December, and will reflect all transactions for the year. Growers can choose to receive statements electronically, rather than by mail.

**Who does the grower make their payment out to?**

Monty's Plant Food, LLC is the lender of the Monty's Grower Finance Program. All checks need to be written to Monty's Plant Food, LLC and mailed to the address stated on their Payment Remittance. This is also available through the grower's MyAgriLoan portal.

**How do I renew my Monty's Grower Finance Program Loan?**

To complete a Monty's Grower Finance Program Loan Renewal Form visit: [www.montysplantfood.com/grower-finance](http://www.montysplantfood.com/grower-finance). If a loan request is greater than \$750,000 a loan renewal form will need to be completed. All original forms are required to be mailed to Monty's Grower Finance at 3055 W M-21 St. Johns, MI 48879. Loan Renewal Forms can be submitted after October 1st for the next crop year.

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*If you have any questions or need assistance,  
contact your Monty's representative, call 502-685-9482  
or email [montys.finance@montysplantfood.com](mailto:montys.finance@montysplantfood.com).*