



GROWER FINANCE PROGRAM

2026 Crop Season



CROP INPUT FINANCING FOR MONTY'S PLANT FOOD PRODUCTS

Because we understand the financial challenges of your business, we are excited to offer you the Monty's Plant Food Finance program.

Monty's Plant Food Finance is the key to unlocking your flexibility in managing crop inputs. We know you have seasons with less cash flow, and you need options that fit your production cycle. With competitive rates and extended terms, Monty's Plant Food Finance may help you free up cash or any immediate needs when it's 'go time.'

For more information, talk to your Monty's representative or apply today. Monty's... your trusted advisors with proven solutions!



What are the Premium Benefits of the program?

- ▶ Funds may be used for any Monty's products
- ▶ Variable Prime Interest Rate
- ▶ No minimum advancement
- ▶ Loan maturity date: February 1st, 2027
- ▶ Interest Rate will be Prime +1% After Maturity Date
- ▶ Special Interest Rebate available will net interest rate to 3% on loans paid in full by February 1st, 2027 (payment must be received by February 1st)
- ▶ No penalty for paying off early
- ▶ Secure, online website to access payment and loan balance (available after first statement)
- ▶ Paper statement mailed monthly, or electronic statements are available if preferred
- ▶ After loan approval, funds are available the next business day
- ▶ Renewal for next growing season is quick and easy
- ▶ Minimal application requirements





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How does the program work?

Borrow up to \$750,000 with limited financial information and up to \$1,000,000 with a balance sheet. Pay bills, review statements, and more on MyAgriLoan.com. Financing Loan with Monty's Plant Food applies to products purchased from Monty's Plant Food, LLC only. Subject to credit approval.

Grower Interest Rebate Example*

- ▶ Grower advances \$350,000 on April 1st from loan
- ▶ Pays loan in full by Feb 1st. Principal was outstanding for 10 months at the prime interest rate of 8%
- ▶ Grower paid about \$23,400 in interest
- ▶ Special Interest Rebate is 8% - 3% = 5%
- ▶ \$350,000 multiply by 5% then divide by 365 days then multiply by 300 days the funds were outstanding = \$14,623
- ▶ Grower will receive Rebate Check for about \$14,623

*Please note that this is only an illustrative example, and the actual rebate may fluctuate based on market conditions and other influencing factors. Talk to your Monty's representative or visit the program website for more information.

Apply for financing today!

Option 1: Scan the QR code:



Option 2: Apply from your desktop:

<https://myagriloan.ppfgoapps.com/program/941725276>

Please register based on how you do business; note you will need TIN/SSN information ready.

View a quick tutorial: vimeo.com/ppfcredit/invited

Need assistance with the website? Call 888-606-1588



View all of Monty's financing options here:

www.montysplantfood.com/grower-finance/

If you have any questions or need assistance, contact your Monty's representative, call 800.978.6342 or email montys.finance@montysplantfood.com.



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