

2024 - 2025 INPUT FINANCING PROGRAM

Program Eligibility:

- \$50,000 minimum purchase amount required
- Completed Input Financing Program Application

Black Program

Interest Rate (APR) 3.9%*†

95% Purchases of Seed, Crop Nutrients and Crop Protection

† To qualify for our "Black" program, 95% of your grain bushels need to be marketed through us.

Green Program

Prime Rate Minus 2%*

95% Purchases of Seed, Crop Nutrients and Crop Protection

White Program

Prime Rate Plus 1%*

75% Purchases of Seed, Crop Nutrients and Crop Protection

Red Program

Prime Rate Plus 3%*

55% Purchases of Seed, Crop Nutrients and Crop Protection

* Rate could be higher depending upon applicant's credit rating.

† Total program dollars available for our black program may be limited.

Black, Green and White programs qualify for \$.10/gallon discount on new energy gallons delivered through August 31, 2025.

What is the Luckey Farmers, Inc. Input Financing Program? This program allows you to finance your crop inputs purchased from Luckey Farmers, Inc. The current program runs from Sept. 1, 2024 through Aug. 31, 2025.

What are the eligibility requirements? Total inputs purchased needs to exceed \$50,000, and a completed application needs to be submitted for processing.

What is the Financing Rate? Your finance rate is not only determined by your credit rating, but also determined by the percentage of crop inputs purchased from Luckey Farmers, Inc.

What crop inputs are eligible? Inputs for corn, soybeans, wheat, produce, forage, seed, and specialty crops are covered. This includes seed, crop nutrients, crop protection, custom application, fuel, delivery and equipment rental charges.

When do finance charges begin? Finance charges are calculated from the date of invoice or if it's related to prepaid or deferred products, then from the effective due dates of those programs.

When is the due date? The normal due date of the note is Nov. 30, 2025, but you may elect to defer the due date until January 15, 2026.

What happens if I don't purchase the percentage of crop inputs from Luckey Farmers, Inc. that I originally anticipated? The finance rate will be adjusted to the level that was met and made retroactive to the invoice date.

What paperwork is required? A simple, one page application and note agreement will be required in all cases, and in some cases a crop lien and crop insurance. If you are applying for more than \$250,000, then we'll also need your most recent Federal Income Tax return and current balance sheet. For corporations and LLC's, we'll need financial statements and tax return information.

When is the application deadline? February 15, 2025 is the deadline for applications. No products can be charged on this program until the application is approved and the paperwork is executed and returned.

How do I apply? Complete and submit the application. Applications may be picked up at any branch, on our website, or from your agronomist. Mail to Luckey Farmers, Inc. PO Box 217, Woodville, Ohio 43469, or drop it off at our office at 1200 West Main St., Woodville, Ohio.

If you have any additional questions, please ask your agronomist or call Matt Thomas at 1-800-589-9711, Ext. 1123.



LUCKEY FARMERS, INC. FINANCING PROGRAM

2025

*Luckey Farmers, Inc. Credit Dept.
1200 W Main St. Woodville, OH 43469
419-849-2711 or 800-589-9711*



THIS INFORMATION IS TREATED IN A CONFIDENTIAL MANNER

PLEASE PRINT AND COMPLETELY FILL IN ALL BLANKS

Account Name: _____ Individual
 Address: _____ Partnership
 City, State, Zip: _____ Incorporated
 Phone: _____ County: _____
 Social Sec. No. or Tax I.D. No. _____ Birthdate: _____

Please select the finance program you are applying for:

Black
 Green
 White
 Red

If a partnership, or corporation, give name & address of other owner(s):

NAME	TITLE	ADDRESS	CITY	STATE	ZIP	S. S. or Tax ID#

CROP PLANNING INFORMATION

Crop	Acres	Estimated Yield	Total Production	(Less) Prod. Used For Feed*	(Less) Landlord's Share	Net Production	Insurance Coverage MPCL, CRC, etc. Type _____%	Expected Price	Total Crop Value
Total Crop Value:									

Anticipated Credit Needed \$ _____ Acres Owned _____ Acres Rented _____

FINANCIAL INFORMATION from your most recent Federal Income Tax Return

Gross Farm Income	\$ _____	Total Assets	\$ _____
Non-Farm Income	\$ _____	Total Liabilities	\$ _____
Total Gross Income	\$ _____	Net Worth	\$ _____
<small>(Assets - Liabilities = Net Worth)</small>			

We are making this application and statement for the purpose of securing credit on account and we represent that the information given herein is true and accurate. For the purpose of evaluating this application for credit, we authorize Luckey Farmers, Inc. to contact both financial institutions and suppliers and allow them to release any financial and credit information known to them. We agree to pay according to the terms of each account and request that billings be made in the account name specified. By the signature(s) below, I/we agree to be bound by Luckey Farmers, Inc. credit terms.

Applicant's Signature: _____

Date of Application: _____

Spouse / Co-signer Signature: _____