

Experience and Commitment

The Cooperative Finance Association, Inc. (CFA) is an agricultural finance cooperative based in Kansas City, Missouri. CFA has provided reliable financial products and services to the agriculture sector for over 60 years.

Since serving agriculture is all we do, we understand agribusiness operations inside and out. CFA team members are knowledgeable, reliable professionals dedicated to delivering quality service that exceeds our customers' expectations.

We are committed to providing:

Financial Services for Successful Agriculture



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**2012 Row Crop
Input Finance
Program**

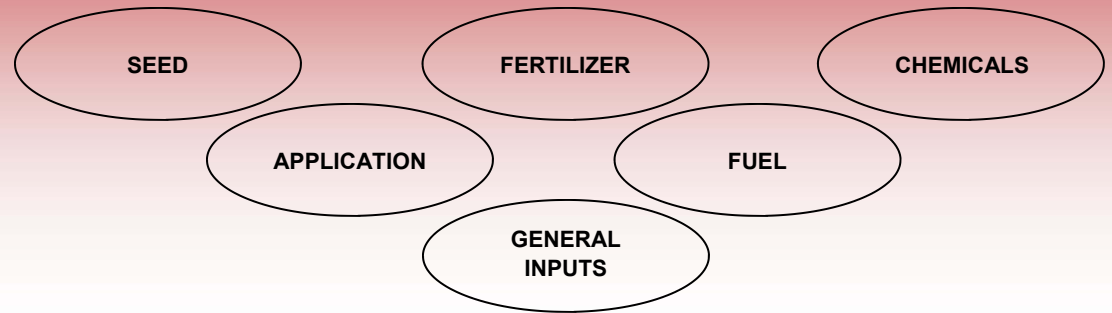
Frontier Ag, Inc. and The Cooperative Finance Association are making available special financing programs available to you for the 2012 crop year. These special rates are only available for products and services provided by Frontier Ag, Inc.

Benefits

- Improves **security** of product supply
- Locks-in input costs to **maximize income potential** and **reduce risk**
- Secures a **confidential** source of payment for input products and 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 **convenient** one-stop source for all your input needs

2012 CROP INPUT FINANCE PROGRAM

3.0%* until 1/15/2013 on Crop Inputs Purchased from Frontier Ag, Inc.



- ⇒ **Finance Program:** Subject to CFA Input Advantage Loan approval and \$125 loan fee advanced on the loan.
- ⇒ **Fuel:** All energy needs for field preparation, planting, harvesting, and irrigation.
- ⇒ **Application Services:** Application of product qualifies for product terms.
- ⇒ **Cash Rent:** 7.50%* on Cash Rent for enrolled acres.
- ⇒ **Sign Up Deadline:** Spring Planted Crop Acres - 5/15/2012.
- ⇒ **Maturity:** Loan matures 1/15/2013.

*Variable interest rate based on CFA Base Rate of 3.50% as of 8/5/2011.

By signing below, producer acknowledges and agrees to the above program requirements and conditions. If producer fails to comply with the agreed requirements and conditions, then the special terms shall not be in effect.

Producer Signature

Date

Producer Print Name

Salesperson