



2024 FINANCING PROGRAMS



Producers can be considered for any credit program with a single application.

Autumn Rewards & Seed/Crop Protection Loans

Provides financing for the following products:

Seed: brands include Allegiant®, DEKALB, Asgrow®, Brevant® & NK®

Chemistry: brands include BASF®, Bayer®, Corteva®, FMC®, Syngenta® & Valent®

CHS Branded Products: products include CHS branded adjuvants, micronutrients, seed treatments, PGRs, inoculants, XLR-rate® & Lumen®

- AA & A loans qualify for Autumn Rewards: (no loan fee) 1.9% fixed rate applied by Dec. 15, 2023
3.9% fixed rate applied by Jan. 15, 2024
4.9% fixed rate applied after Jan. 15, 2024
- Maturity: Jan. 15, 2025. Rates fixed until Dec. 15, 2024, standard qualified rates apply until maturity.

Fall Fertilizer (CHS Capital)

Provides financing for fall fertilizer and prepay for spring fertilizer through CHS Capital.

- AA & A loans: 5.0% variable interest rate until maturity (\$200 loan fee)
- B loans: 6.0% variable interest rate until maturity (\$200 loan fee)
- Maturity: Jan. 15, 2025. After maturity, standard qualified rates apply.
- CHS Capital funds must be advanced on or prior to Jan. 25, 2024.

CHS Crop Inputs

Provides financing for inputs purchased from CHS not covered in other financing programs

- AA & A loans: 8.9% variable interest rate until maturity (\$200 loan fee)
- B loans: 10.5% variable interest rate until maturity (\$200 loan fee)
- Maturity: Jan. 15, 2025. After maturity, standard qualified rates apply.

You can fill out your CHS Capital Financing application online at chs-illinois.com under Financing

Additional Information:

\$200 loan fee is a one-time charge if multiple loan applications are submitted (excludes Autumn Rewards). Documents and security for CHS Capital includes loan application/promissory note, LTV <50%, junior lien or higher (crops, feed, livestock, machinery & equipment). Programs subject to change at any time.

For more information, contact your local CHS agronomist, or call the office at 618-729-9009.