



Dow AgroSciences



2016-2017 GROWER FINANCING PROGRAM SOUTHERN REGION

Rabo AgriFinance provides simple and flexible financing options for agricultural inputs. We are proud to partner with PhytoGen, Mycogen Seeds and Dow AgroSciences Crop Protection to offer convenient credit to finance your seed and/or crop protection purchases.

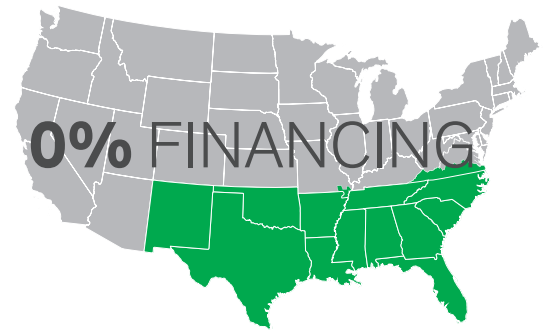
2016-2017 SOUTHERN REGION FINANCING OFFER

Grower Order & Invoice Entry Deadline [†]	Seed Financing APR [†]	Crop Protection Financing APR [†]
December 20, 2016	0% APR + 2% Financing Discount	0% APR**
April 20, 2017	0% APR	0% APR**
June 30, 2017	Prime	0% APR**

[†] The line of credit must be approved by Rabo AgriFinance AND the grower invoice submitted for payment by the retailer in the Rabo AgriFinance website by the above order deadline dates to receive the corresponding interest rate.

Grower Eligibility:

- **Growers who are financing seed and/or crop protection products must apply for credit at least 30 days prior to order deadline to ensure that the application can be processed prior to the deadline.**
- **All loans are due January 20, 2018**
- **\$10,000 Financing Minimum**
 - Applies to any combination of qualifying PhytoGen, Mycogen Seeds and/or Crop Protection products.
- Grower must have an approved QuickLink line of credit with Rabo AgriFinance.
- Line of credit is available for PhytoGen® cottonseed, Mycogen® Seeds and Dow AgroSciences Crop Protection purchases
- Grower purchases will be financed at the corresponding program interest rate above and will be based on the date the invoice is entered into the Rabo AgriFinance website by the retailer, regardless of prior purchases.
- **Any applicable seed and/or crop protection financing discounts based on the schedule above will be applied to the grower's principal balance beginning in October 2017.**



Retailer Responsibility:

- **Grower order and associated invoice must be entered by the retailer on <https://Dealer.Raboag.com> by the applicable order deadline.**
- Retailers must be registered with Rabo AgriFinance for their customers to participate in the financing offer. Retailers must request Dow AgroSciences CP/Seeds program to be added to their account.
- New Rabo AgriFinance Retailer participants need to call Rabo AgriFinance at (888) 395-8505 or email QuickLink@Raboag.com to obtain the Financing Program Agreement and the Online Services Designation form.

2% ADDITIONAL CROP PROTECTION
FINANCING DISCOUNT**

MINIMUM SEED PURCHASE OF
40 UNITS
COTTON, CORN or SOYBEANS



**Grower will receive an additional 2% discount on qualified financed crop protection purchases if grower also purchases the qualifying seed minimum of 40 units. 40 unit minimum can be achieved as a combined purchase of qualifying PhytoGen® brand and/or Mycogen® brand products.

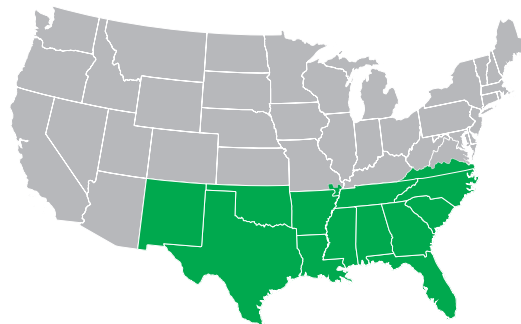
The grower's line of credit must be approved and the qualifying transaction submitted to payment to Rabo AgriFinance Program by dates, noted above, to receive the corresponding interest rate. Interest starts from the date the transaction is accepted for payment by Rabo AgriFinance which may be prior to the delivery or receipt of the merchandise. Interest rate to the customer will fluctuate with changes in the Prime rate. Prime rate is defined as the rate of interest described as the prime rate of leading financial institutions as published from time to time in "The Wall Street Journal-Midwest Edition". Growers will receive the incentive interest rate for qualifying purchases within applicable program dates until January 20, 2018. Balances remaining after December 20, 2017, are subject to market rates, as determined by Rabo AgriFinance as outlined per the Account Agreement. Please consult Rabo AgriFinance for more information.

QUALIFYING STATES AND COUNTIES - SOUTHERN REGION

NM, TX, OK, LA, AR, TN, MS, AL, FL, GA, SC, NC

Missouri: Butler, Dunklin, Mississippi, New Madrid, Pemiscot, Scott and Stoddard counties.

Virginia: Amelia, Appomattox, Bedford, Bedford City, Bland, Bristol City, Brunswick, Buchanan, Campbell, Carroll, Charlotte, Chesapeake, Chesterfield, Colonial Heights, Danville City, Dickenson, Dinwiddie, Emporia City, Floyd, Franklin, Franklin City, Galax City, Giles, Grayson, Greenville, Halifax, Henry, Hopewell City, Isle Of Wight, Lee, Lunenburg, Lynchburg City, Martinsville City, Mecklenburg, Montgomery, Norfolk City, Norton City, Nottoway, Patrick, Petersburg City, Pittsylvania, Portsmouth City, Powhatan, Prince Edward, Prince George, Pulaski, Radford City, Russell, Scott, Smyth, Southampton, Suffolk City, Surry, Sussex, Tazewell, Virginia Beach City, Washington, Wise, and Wythe counties.



- PhytoGen® brand cottonseed products (all germplasm, factory seed treatments and traits)
- Mycogen® brand corn or soybean products (all germplasm, factory seed treatments and traits)
- 2% seed financing discount is applied only to qualifying seed orders and invoices that are submitted by the retailer in the Rabo AgriFinance website prior to the December 20, 2016 deadline.

Questions or Assistance

Rabo AgriFinance
Phone (888) 395-8505
Fax (866) 349-3139
Email: QuickLink@Raboag.com
www.rabobankamerica.com

Application Submissions:
Fax: (866) 349-3139
Email: QuickLink@Raboag.com
Rabo AgriFinance
6919 Chancellor Drive
Cedar Falls, IA 50613



Dow AgroSciences

Crop Protection Qualifying Products

Corn Herbicides

Fultime® NXT
Hornet®
Keystone® LA NXT
Keystone® NXT
Resicore™
SureStart® II
Surpass® NXT

Soybean Herbicides

Sonic®
Surveil®

Cereal Herbicides

PowerFlex® HL
Quelex™
Starane® NXT
WideMatch®

Nitrogen Stabilizers

Instinct® II

Rice Herbicides

Clincher® SF
Grasp® Xtra
Grasp® SC
RebelEX®

Insecticides

Blackhawk®
Closer®
Cobalt Advanced®
Delegate®
Intrepid Edge®
Transform®

Specialty Herbicides

GoalTender®
Pindar® GT
Strongarm® (Peanuts)

Fungicides

Enable®
Indar®
Quintec®
Rally®

2% crop protection (CP) financing discount is applied only to qualifying CP orders and invoices that are submitted by the retailer in the Rabo AgriFinance website and align with corresponding Mycogen Seeds or PhytoGen® cottonseed purchases at the minimum purchase levels.



Rabo AgriFinance

Obtaining a QuickLink Credit® application is easy.

Ask your Local Dow Agrosciences, PhytoGen or Mycogen Seeds Sales Representative for an application or download applications off of M-Link under the Document tab, BOS under the resource tab, or at Rabo website: www.rabobankamerica.com

Once the application is complete, simply send it to us at:

Rabo AgriFinance
6919 Chancellor Drive
Cedar Falls, IA 50613
Fax: (866)349-3139
Email: QuickLink@Raboag.com

You will be contacted by Rabo AgriFinance once your completed application is received.

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