

NEW CUSTOMER OFFER FOR ADM PRODUCERS



PROGRAM SUMMARY

Welcome to FBN® | At FBN Finance, we put Farmers First® in everything we do. By partnering with us you can expect great rates, instant decisions and exceptional service. And now ADM producers have the opportunity to get **\$1,000 off*** when they close an operating line of credit with FBN Finance.

OFFER	PROGRAM PERIOD	REQUIREMENTS
\$1,000 OFF*	Expires December 31, 2023	<ul style="list-style-type: none">• Must be a New Customer for a FBN Finance Operating Line of Credit• Connect your ADM account to FBN• One (1) Use Per Enterprise• Closed loan amount of \$500,000 or greater within 45 days of receiving approval• FBN Finance only available to producers in the US

GENERAL TERMS (NEW CUSTOMER CLASSIFICATION)

To qualify as a "New Customer," the member must be a new farm enterprise closing an operating line with FBN Finance for the first time and not an existing FBN Finance customer creating a new account under the same farm enterprise to apply, or one who has already closed an operating line with FBN Finance at any time in the past.

FULFILLMENT

The borrower will receive the promotional \$1,000 upon their first complete and approved advance request. The \$1,000 will reflect in the principal balance of the operating line of credit.



USE THE FBN FINANCE OPERATING LINE TO PURCHASE ADM FERTILIZER

An operating line of credit can be used on **ADM Farm Direct Fertilizer** and most agricultural related operating expenses including: buying inputs, paying rent, covering labor costs, and purchasing equipment. Visit admandvantage.com/buy-fertilizer/

FBN.COM/OPERATING-LINE | 1-866-619-3080

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To qualify, the applicant shall not be an existing operating line of credit borrower with FBN Finance, LLC and must have successfully connected their ADM account to FBN. Qualified applicants must complete an operating line of credit application, obtain loan approval, and close the loan, with a minimum closed loan amount of \$500,000, within 45 days of receiving their approval, in order to receive the promotional \$1,000. Qualified applications must be submitted and approved during the promotion period of September 1, 2023 - December 31, 2023. Applicants are not eligible if they submitted an application for review prior to this offer. Promotion available in the United States only.

Once qualified, the borrower will receive the promotional \$1,000 upon their first complete and approved advance request, such that the borrower will receive the amount of funds stated in the advance request, but the principal balance for the borrower's corresponding operating line of credit will reflect \$1,000 less than requested. The \$1,000 will be paid in the same manner as the funds requested by the advance request. Terms and conditions within the financing agreement apply.

FBN Finance, LLC commercial operating lines of credit are offered by FBN Finance, LLC and its financing partners, and are available only where FBN Finance, LLC is licensed. Terms and conditions apply. All credit is subject to approval and underwriting. Interest rates and fees will vary depending on your individual situation. Not all applicants will qualify.

CONNECT TO YOUR BUYER



Connecting with ADM
enables you to do
even more with *FBN*



BIDS & OFFERS

- ☒ Live Bids
- ☒ Price Notifications
- ☒ Basis Charts
- ☒ Submit Offers (Coming Soon)



MY SALES

- ☒ ADM Contracts
- ☒ ADM Settlements
- ☒ ADM Scale Tickets



MARKET INTEL

- ☒ Daily Market News & Analysis
- ☒ Market Research



SUSTAINABILITY

- ☒ Find Programs in Your Area
- ☒ Earn Premiums for Your Practices



CONNECT TO YOUR
ADM ACCOUNT:



FBN.com/ADM

FBN merely serves to facilitate your communication with third party grain buyers and not as your agent or a party to any contract you enter into with any grain buyer. FBN has no control over, or liability for, the delivery, quality, prices, payment, legality or any other aspect of any grain transaction between you and a third party grain buyer.