



## Now, choosing your finance terms is as easy as getting the seed you need.

At Rob-See-Co, we are true believers in doing all we can to simplify the seed industry. That means providing you with transparent pricing that lets you know what you'll pay for every bag – without having to decipher offers and promotions, and without having to devise new ways of gaming the system to get the terms you need.

Like the seed we sell, the financing we offer is designed to be responsive to your specific needs, to minimize your costs and enable you to manage your business operations the way you need to.

### Options include:

- Cash
- Credit Card
- Rabo AgriFinance
- John Deere Financial

# ROB-SEE-CO™

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**SIMPLICITY • RELATIONSHIPS • TECHNOLOGY**

# ROB-SEE-CO™

## FINANCING OPTIONS 2023-2024







## EARLY CASH DISCOUNT

(also available for credit cards\*)

In a world of paper or plastic, Rob-See-Co is still happy to do business on a cash basis. In fact, we offer an early cash discount to growers who prepay for their purchased corn, soybean, and sorghum seed using cash or a credit card (alfalfa does not qualify). Rob-See-Co cash discounts are some of the most competitive available today in the market.

The chart below shows you the discount based on payment deadlines. The balance of the account is due July 31, 2024. The cash discount is calculated after all other incentives have been applied. Of course, the sooner you pay, the more you save.

Postmark Deadline	Discount
August 31, 2023	12%
October 15, 2023	10%
December 15, 2023	8%
January 15, 2024	6%
March 15, 2024	3%

**\*Please note:** Credit card payments are accepted via the Rob-See-Co website and will include a 3% processing fee.

## SIMPLIFIED FINANCING

At Rob-See-Co we offer competitive financing options. You can finance your seed purchase using one of these program options through either your John Deere Financial or Rabo AgriFinance accounts, with payment due December, 2024. Simply submit a signed Order Form, a signed Rob-See-Co Request Form, or provide verbal authorization. It's that easy!

### Option #1

Postmark Deadline	John Deere and Rabo AgriFinance Financing Program
August 31, 2023	No Interest**
October 15, 2023	Fixed 1.9%**
December 15, 2023	Fixed 3.9%
January 15, 2024	Fixed 5.9%
March 15, 2024	Prime
June 30, 2024	Prime + 1%

*\*\*We're offering bridge financing for 2024 for Option #1 above. The bridge is offered for customers that are currently utilizing their credit for the 2023 sales season.*

### Option #2

Postmark Deadline	John Deere and Rabo AgriFinance Financing Program	Early Cash Discount
August 31, 2023	150 Day NPNI Followed by Prime + 2%	6%
October 15, 2023	150 Day NPNI Followed by Prime + 2%	4%
December 15, 2023	150 Day NPNI Followed by Prime + 2%	2%
January 15, 2024	150 Day NPNI Followed by Prime + 2%	0%
March 15, 2024	Prime	0%
June 30, 2024	Prime + 1%	0%

**Please note:** You must have a John Deere Financial Preferred or Rabo AgriFinance account to qualify. Treatments applied downstream do not qualify.

**Contact your Rob-See-Co sales representative to learn more about the financing options available to you, or apply online at [RobSeeCo.com](http://RobSeeCo.com)**