

# M&R FEEDS AND FARM SUPPLY

A Division of Brent Clifford Feeds Limited.

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## One Stop For Crop: Crop Input Financing 2012

In an effort to increase our value to you as a supplier of crop inputs we wish to introduce a new financing program. We have teamed with a chartered Canadian bank to make available a Credit Line for Agriculture with revolving credit exclusively for inputs purchased at M&R Feeds. This program is currently available to Ontario residents only, though we are working on a program for Quebec residents.

There are several features that make this program stand out from other financing options.

- All crop inputs purchased from M&R Feeds can be financed, including seed, fertilizer and pesticides.
- No payments required during the growing season providing you stay within the authorized limit.
- No new application is required each year due to its revolving nature, as long as repayment conditions are met.
- No annual administration fee or chequing fees.
- Revolving line of credit up to \$250,000. Unsecured credit line up to \$50,000.
- Better than 'interest free' programs, this credit line allows you to take advantage of early order and early pay discounts that give you more savings than 'interest free' programs.
- Interest rate is Prime + 2.95% for approved limits up to and including \$200,000 or Prime + 1.95% for approved credits greater than \$200,000.
- Payments can be made at anytime throughout the year as cash flow is available.
- Between November 01, 2012 and March 31, 2013 a minimum of 2 payments are required; the first by January 20, 2013 and the second by March 20, 2013. Each of these two payments must be at least 25% of the outstanding balance of your account as at December 31, 2012. (Inputs purchased for planting in the spring of 1 year must be 50% paid for by March 31 of the following year.) Payments should be made to fully revolve the account before next year's purchases.
- The application is simple and approval is known quickly, typically within 72 hours.

We can assist you in filling out the application. The sooner the forms are submitted the sooner you can rest assured knowing that your crop input financing will be set up for the 2012 season and beyond.

We look forward to have you make us your one stop for crop.

Sincerely  
Brent Clifford and the M&R Team