

# M & R FEEDS AND FARM SUPPLY

A Division of Brent Clifford Feeds Limited.

## Micksburg

2768 Micksburg Road,  
Pembroke, Ontario K8A 6W4  
Ph: 613-735-3689 | F: 613-735-3508  
micksburg@mandrfeeds.com

## Pembroke

1185 Pembroke Street East  
Pembroke, Ontario K8A 7R6  
Ph: 613-732-2843 | F: 613-732-2844  
pembroke@mandrfeeds.com

## Shawville

388 Main Street,  
Shawville, Quebec J0X 1Y0  
Ph: 819-647-2814 | F: 819-647-2059  
shawville@mandrfeeds.com

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## EXTENDED TERMS FINANCING : ONE STOP FOR CROP

We have teamed with Farm Credit Canada to make available a revolving credit line with extended terms of repayment. This program is for crop inputs exclusively purchased from M & R FEEDS & Farm Supply and is available to producers in Ontario and Quebec.

The main features of this program are:

### Purpose of Loan

- All crop inputs purchased from M & R FEEDS can be financed, including seed, fertilizer, pesticides/herbicides and agronomic services.

### Payment Terms

- Purchases for crop inputs planted and harvested are not due to be paid until March 31 of the following year (crop inputs for 2012 crop are due March 31, 2013).
- The loans are fully open and may be repaid and re-used during the program year without notice or penalty.
- The loan program allows you to take advantage of early order and early pay discounts that give more savings than "interest free" programs.

### Interest Rate

- Loans will bear a "variable rate" of interest equal to the Prime Rate plus 2.95%, calculated daily, not in advance, and compounded quarterly.

### Loan Amount

- Minimum loan amount is \$5000.00; maximum is considered on an individual basis.

### Annual Re-approval

- Loans under \$250,000.00 remain in place from year to year without the need to reapply providing that payments are made as agreed on all FCC loans and there is no material change in the customers credit bureau score.

We can assist you in filling out the application. M & R FEEDS submits the application and a quick (2 day) return is expected. The sooner the forms are submitted, the sooner you can rest assured knowing 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

