



M&R Feeds and Farm Supply is partnered with Farm Credit Canada to provide you with another way to finance your input purchases.

Did you know that by planning ahead you can save money?

If you have an FCC crop input loan, you can use it to pre-purchase your crop inputs for the next crop year and qualify for early pay discounts. Here's how it works:

Pre-purchase Incentive Example:

- \$50K of prepaid expenses purchased in December 2018
- 5% discount for pre-purchasing*
- $\$50K \times 5\% = \$2,500$
- \$2,500 incentive to pre-purchase inputs now rather than waiting for spring

Cost of Finance

- $\$50K \times 6.9\%** = \287.50 interest/month
- $\$287.50 \times 4$ Months = \$1,150 total interest cost
- \$2,500 incentive - \$1,150 interest cost = \$1,350
- **That's \$1,350 of savings back in your pocket just for thinking ahead**

For any questions, see the enclosed FCC Crop Input brochure or contact your M&R Feeds and Farm Supply rep.

M&R Feeds and Farm Supply

***Discount offered as an example, retailer discount may vary**

****Interest rate subject to change based on CIBC prime rate**