

# Yield More Financing™

Your farm supply dealer and Scotiabank have teamed up to make your life easier. Scotiabank's Yield More Financing™ program is a fast, convenient revolving line of credit available at your farm supply outlet.

## Convenient and Cost effective

- Simple application process.
- Participating dealers will take you through the sign-up process.
- Up to \$350,000<sup>2</sup> without financials.
- No account fees.
- Up to \$50,000\* unsecured.
- Credit decision provided within 2 business days (longer if additional information is required) after completing the application.
- Monthly statements to help you keep track of your purchases during the year.
- Automatic renewal<sup>2</sup> of your credit line for the next season.
- Access to a dedicated team of Scotiabank Specialists.
- Interest calculated daily on your outstanding balance is added to your account at the end of each month.
- **Standard pricing Prime<sup>1</sup> + 2.95%** for lines of credit of up to \$200,000, and **Prime<sup>1</sup> + 1.95%** for lines of credit of more than \$200,000.
- If security is required, registration fees will apply.

## Flexible

- A year-round line of credit that revolves with the cash flow of your business.
- Credit can be used for any item on the dealers invoice.
- Payments are not required during the growing season between March and January.
- Book next year's crop purchases as early as September 1.
- Repayment date is February 23, when 100% of the August 31 balance plus accrued interest is due.
- Repayment dates as long as 18 months.
- Payments can be made online, by telephone, ABM banking, at your financial institution, by mail or at any Scotiabank location.

<sup>1</sup> Prime means the prime lending rate of The Bank of Nova Scotia as established and published by Scotiabank from time to time.

<sup>2</sup> Some restrictions apply.

\* Subject to credit approval and may require security depending on individual circumstances and the amount of credit required.

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