



AGRI-FINANCE®



NEW CENTURY



IS FS AGRI-FINANCE® RIGHT FOR YOU?

If you value simplicity and dependability, the answer is **yes**.
At New Century FS, we offer pre-approved, convenient financing
so you can make purchases when you need them. FS Agri-Finance
provides competitive interest rates, flexible payment terms, and
financing designed for the cyclical nature of farming.

START TO  **FINISH**

1524 S BELL AVE | AMES, IA 50010
641-236-3117

NEWCENTURYFS.COM

WE KNOW FARMING

New Century FS offers agronomically, environmentally, and economically sound crop recommendations tailored to your fields, and we're dedicated to helping you get the best return on your investment.

Financing plays a key role in your ROI. Through FS Agri-Finance, we can supply an operating line of credit that finances all the quality FS products and services you use:

- Seed
- Fertilizer
- Crop protection products
- Custom application services
- Precision farming
- Scouting
- Fuel
- Propane
- Lubricants

WE KNOW FINANCING

Our FS Agri-Finance program is designed to help you reduce risks and increase profitability. We take a straight-forward approach to operational financing with these time and money saving benefits:

- Pay interest only on the money actually used (not on the approved amount)
- No hidden financing fees or charges
- No penalties for early repayment
- Increase your operation's liquidity to effectively utilize cash flow
- Competitive rate structures with fixed or variable interest rates
- Arrange next year's financing needs before current year loan is repaid
- Take advantage of cash discounts and eliminate late charges on open trade account
- Take advantage of input price contract opportunities

2026 FINANCING PROGRAMS

0% Crop Protection Program:

- 0% interest until 10/31/2026 then FS Index +3% until maturity on 2/15/2027
- ALL Crop Protection products qualify
- Be ready for prepayments
- Visit with your crop specialist for qualifying details
- **TOTAL EFFECTIVE RATE - (Sept 2025 - Oct 2026) - 0%**
(Sept 2025 - Feb 2027) - 1.94%

0% Seed Program:

- 0% interest until 2/28/2026 then FS Index -2% until 10/31/2026 then FS Index +3% until maturity on 2/15/2027
- Take advantage of volume discounts
- Receive FULL cash discount
- **TOTAL EFFECTIVE RATE - (Sept 2025 - Oct 2026) - 2.82%**
(Sept 2025 - Feb 2027) - 4.76%

Input Program:

- FS Index -2% until 7/31/2026 then FS Index +3% until maturity on 2/15/2027
- All products New Century FS sells that do not qualify for the two programs above
- Simple application process
- **TOTAL EFFECTIVE RATE - (Sept 2025 - July 2026) - 6%**
(Sept 2025 - Feb 2027) - 7.76%

Applications available at newcenturyfs.com/applications

Effective rate current as of 7/31/2025. For the current FS Index rate, go to fsindexrate.com

