

**One Stop Shopping & Financing**

**Easy Application**

**Low Interest Rates**

**Apply by March 31, 2010**

**Payoff by:**

**\*February 10, 2011**

**QUESTIONS!**

**Call Greg Cranston @  
(970) 848-5432**



**CHS/M & M COOPERATIVE  
101 S. Detroit  
Yuma, CO 80759**

***Making Precision Farming Profitable***

**Website: [www.mmcoop.com](http://www.mmcoop.com)**



***FINANCING AS LOW  
AS 5% WITH COFINA  
CREDIT SCORE!***

**Financing Available on:**  
**FERTILIZER**  
**CHEMICALS**  
**REFINED FUELS**  
**OTHER EXPENSES**



# Agricultural Input Financing

## Cofina Program

Pay as low as 5% interest when you  
Participate in 4 of the 5 areas of M&M Coop

Purchases:

1. Seed purchases
2. Chemical Purchases
3. Fertilizer Purchases
4. Fuel Purchases/Grain Sales
5. Grain Sales



## Cofina Covers

1. Seed purchases
2. Fertilizer purchases
3. Chemical purchases
4. Fuel & oil purchases
5. Other expenses

## Terms and Conditions

- OFFER VALID ONLY WITH COFINA APPROVED CREDIT
- Application Deadline: March 31, 2010
- Loan Maturity Date: February 10, 2011.
- Offer valid only with the purchase of above.
- Crop plan required with application.
- Rates are variable and based on Cofina Present Rate of 8%, if the Cofina Rate increases CUSTOMER will pay the additional interest charges.
- Interest rates will be contingent on Cofina's approval and loan size. Rates may be supplemented by CHS/M&M Cooperative until December 15, 2010 regardless of loan maturity dates.
- There will be a filing fee on loan.
- Crop insurance may be required depending on loan balance and credit rating. Other possible requirements: Notice to buyers, Cofina 1<sup>st</sup> lien position, Cofina signature on proceeds checks, Cofina signature on insurance claims.