



Competitive. Flexible. Easy to access credit.

The new and improved UFA extended credit program – EasyGROW Credit.

UFA has a 100 year history of providing member-owners with the products and services they need to run a successful business. Starting in January of 2009, UFA is partnering with Farm Credit Canada (FCC) to offer a new and improved credit program - EasyGROW Credit.

EasyGROW Credit will replace the UFA Plan 30, and will be offered for an expanded selection of crop input purchases. This new credit program has a payment plan suited to your business needs and aligned to your cash flow. Soon, EasyGROW will expand to include many other UFA products and services - which means credit from UFA gives you more flexibility than ever before.

Features and benefits of EasyGROW Credit.

- Access more credit/revolving credit to finance your crop input purchases
- One-time application, even if you were a previous Plan 30 member
- Competitive interest rates and no administrative fees
- Pay only the interest on your purchase until after your crops are off - you now have until February 15 to finalize payments giving you more flexibility to market your crop
- Maximize revenue with deferred payments
- Carry-over fall input purchases to February 15 of the following crop production year
- Past due funds payable at 1.5% interest per month with no retroactive interest penalty
- Monthly statement of activity on extended credit provided by FCC (you may want to keep your UFA invoices with detailed transaction information for accounting purposes)
- Payments made directly to FCC - the relationship is between FCC and individual credit customers
- Backed by the support of two stable businesses with strong reputations

How does the new Extended Credit Program, EasyGROW, compare to Plan 30?

	PLAN 30	EasyGROW
Interest starts	May 1	Date of sale
Payment due	October 31	February 15
Rate for payment on time (annualized)	6% fixed	Prime + 2.95%
Credit application	One-time	Mostly one-time, unless additional credit is required
Products	Certain eligible products	Same as Plan 30 today; with extension into other product categories in the future

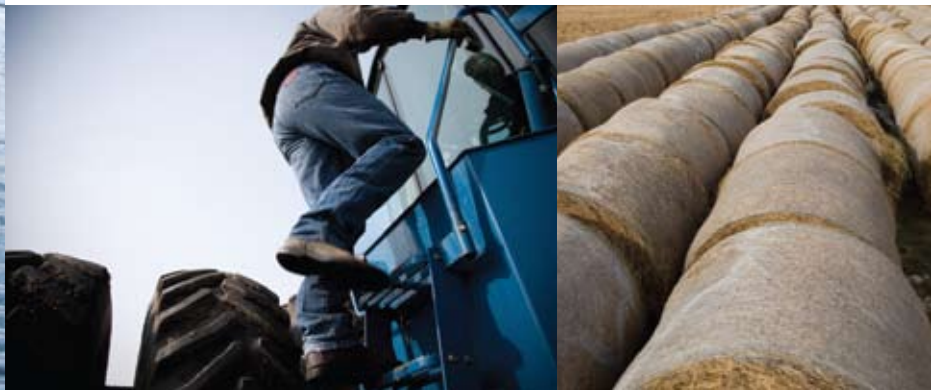


Eligible products.

Crop Inputs products currently eligible for the new EasyGROW program include;

- Seed
- Crop protection products
- Fertilizer
- Crop input services
- Bins
- Grain storage equipment
- Stack covers
- Silage covers
- Sisal and plastic twine

EasyGROW will initially be available to help finance the purchase of crop inputs. As the plan evolves, other product offerings will be included. EasyGROW credit is designed to help you grow your credit year after year.



Application is easy.

Loan applications are available through your local UFA Farm and Ranch Supply store, your Crop Production Solutions Representative or your Key Account Manager. If you are an existing FCC credit customer, directly or through another retailer, you can easily apply for EasyGROW Credit with UFA without affecting your other credit limits. Notification of a successful application will come directly from FCC.

