



## RateWise™

### An educational incentive program designed to help your operation thrive.

At AgWest, we understand that young, beginning and small producers may need a little support to take their business to the next level. That's why we developed RateWise, an educational incentive program designed to enhance business management and production knowledge and skills while earning interest rate reductions on your next AgWest loan or when renewing your operating line. (Existing term loans are not eligible for a RateWise rate reduction).

### Eligibility

To be eligible for RateWise, producers need to meet one of the following criteria:

- Be 35 years of age or younger.
- Have 10 years or less of agricultural experience.
- Be a producer with an annual gross agricultural income of less than \$350,000.

This program is available to current AgWest customers and those interested in future financing with us who meet the eligibility requirements.

### Program features

Accumulate RateWise credits by participating in educational programs designed to help you enhance your business management skills. Once you have accumulated enough credits, you are eligible to submit a request for an interest rate reduction for your new AgWest loan or renewed operating line.

### Educational programs eligible for RateWise™ credits include programs hosted by:

- AgWest's Business Management Center (BMC).
- Universities and industry groups.
- Other resources to improve producers' management and production skills.

### Getting started

- Enroll in RateWise at [AgWestFC.com/ratewise](https://AgWestFC.com/ratewise).
- Choose learning opportunities that will help you enhance your operation.
- Use the online form to submit proof of your attendance for credit.

### Calculate your savings

Rate reductions increase with the number of credits earned.

- 10 credits: 0.25 percent interest rate reduction for 3 years.
- 20 credits: 0.50 percent interest rate reduction for 3 years.
- 30 credits: 0.75 percent interest rate reduction for 3 years.

### Learn and earn

AgWest BMC programs

**1 hour = 1 credit**

University & industry group programs/ other programs

**1 hour = .5 credit**

Register online at [AgWestFC.com/ratewise](https://AgWestFC.com/ratewise) to begin accumulating RateWise credits today.

