

Cargill Elevate™

Cash Advance

Enroll in a qualifying contract and receive a cash advance this winter.

Financing

Competitive rates.
Easy application.
Trusted partner.



When can I use the Cash Advance?

When you:

- Are looking for cash flow ahead of the growing season.
- Have a minimum two-year history with Cargill.
- Are enrolled in a qualifying contract.
- Are located outside of South Dakota.



How the Cash Advance works:

Receive a cash advance against Portfolio Builder, Pacer, Pacer Ultra, Daily Floor Plus, PriceLock, No Basis Established, Priced or Managed Pricing contracts this winter, with disbursements on February 1 and March 1. At harvest* the amount of the cash advance and applicable fee are deducted from your grain settlement.

Specifics

- Cash advance amounts:
 - **Corn: \$3.80/bushel**
 - **Soybeans \$9.00/bushel**
- Maximum advance amount: **\$750,000**
- Advance payment fee:
 - February 1 as low as 7.00% of advance payment amount
 - March 1 as low as 6.50% of advance payment amount
- Advance payment + fee deducted from first delivered bushels to Cargill after October 1, 2024. Advance amount must be fully repaid by December 31, 2024.*
- Cash advance requests undergo a credit review prior to approval.

Exception dates for:

- New Madrid, MO
- Buffalo Island, MO
- Hickman, KY
- Hales Point, TN
- West Memphis, AR

(Sept 1 – Nov 30, 2024)

Northern Illinois River

- Morris, IL
- Lacon, IL
- Spring Valley, IL
- Seneca, IL

East St. Louis, IL

(Nov 1, 2024 – Jan 30, 2025)

Example:

You enroll 50,000 bushels of corn in an eligible contract(s) and request a cash advance. You fill out the online credit application, your information is reviewed, and your advance request is approved.

On February 1, you receive a check from Cargill for \$190,000 (\$3.80 x 50,000 bu).

Beginning October 1*, your first delivered bushels are applied to the cash advance amount outstanding. The advance amount plus the advance amount fee is deducted from your grain settlement.

To learn more and apply visit: <https://www.cargillag.com/explore-contracts/foundational/cash-advance>