STINE® PREMIER PAY

PREMIER PAY IS A NEW OFFERING FROM STINE THAT ALLOWS OUR BEST CUSTOMERS TO KEEP THEIR HARD-EARNED MONEY WORKING FOR THEM, WHILE STILL ACCESSING STINE'S BEST DISCOUNTS AND PROGRAMS.

With Premier Pay, accounts that make an early commitment can take advantage of Stine's best early-season discounts with just a nominal upfront deposit paid.

Here's how it works:

- Accounts can qualify for Premier Pay by EITHER increasing their 2026 purchase by at least 1,000 full-price points (soybean units equal one point and corn units equal three points) versus the prior year OR by purchasing 100% of their soybean and #2 yellow-dent corn seed from Stine for the 2026 season.
- Participating accounts will, by the stated deadlines, signify their purchase commitment via fully completed
 and signed account paperwork and will pay a nonrefundable deposit on each full-price seed unit being
 committed. The per-unit deposit amounts required are \$10 per unit for each soybean unit committed and
 \$30 per unit for each corn unit committed.
- In recognition of the customer's early commitment, Stine will grant the account our highest early-pay
 credit amounts on all payments received for the units committed. These credits available for Premier Pay
 accounts are:
- 10% early pay (same as Stine's September early pay terms) for accounts that commit by Aug. 15, 2025, and pay by June 30, 2026.
- 8% early pay (same as Stine's October early-pay terms) for accounts that commit by Sept. 15, 2025, and pay by June 30, 2026.
- Premier Pay incentive cannot be combined with Stine's standard early-pay credit.
- Initial deposits paid to Stine Seed Company under this program are calculated on a per-unit basis, and the
 deposit paid on each unit committed is nonrefundable. If an account fails to ship enough full-price units
 to cover their total unit commitment, then the deposit amount on any unshipped seed is retained by Stine
 Seed Company. Any unused deposit will not be applied against the remaining crop balance on the account.
- Less deposits paid, the remaining balance on committed units shipped will be due per regular terms (by June 30, 2026).

For additional information regarding Stine's Premier Pay option, review the Stine 2026 Premier Pay Q&A or consult your Stine independent sales representative.



STINE PREMIER PAY Q&A

What type of grower accounts are eligible for Premier Pay?

Growers purchasing through their own Stine 1:1 account are eligible to participate in Premier Pay.

What constitutes a 1,000 point increase?

For purposes of Premier Pay qualification, each full-price soybean unit purchased equals one point, and each full-price corn unit purchased equals three points. Simply put, it takes 1,000 full-price soybean units OR 334 full-price corn units to meet or exceed 1,000 points. To determine qualification Stine will compare an account's combined 2025 season full-price points against the 2026 season full-price points committed.

What if an account can't increase by 1,000 points?

Accounts can still qualify by agreeing to purchase 100% of their soybean seed and #2 yellow-dent corn seed from Stine for the 2026 season.

What if a grower doesn't plant any #2 yellow dent corn? Can they still qualify under the 100% rule? If a grower does not grow #2 yellow dent corn, then that grower can still qualify for Premier Pay by planting Stine soybeans on 100% of their soybean acres. Similarly, if a grower does not plant any soybeans, then they can still qualify for Premier Pay by committing 100% of their #2 yellow dent corn acres to Stine.

What sort of confirmation is required for 100% qualification?

At the time of sign-up, the participating grower will be asked to self-report intended 2026 acres farmed, and those acres will be stored as part of the grower's account details. Throughout the year Stine will compare units ordered against stated acres. If a question should arise, Stine will use third-party data resources to attempt to confirm a grower's total operated acres. If there is a discrepancy, then Stine may ask the grower to provide additional information to confirm actual corn and soybean acreage planted.

What do growers need to do to sign up for Premier Pay?

For a grower to participate, they will need to meet with their Stine representative and complete their 2026 season 1:1 account paperwork by no later than Aug. 15, 2025, (for the 10% option) or Sept. 15, 2025, (for the 8% option). The completed paperwork must include a provisional order for all seed units being committed, and the grower will need to submit payment for the deposit on 100% of committed units.

What happens if the grower fails to fulfill their commitment?

The Premier Pay deposits paid to Stine Seed Company are on a per-unit basis, and the deposit on each unit committed is nonrefundable. That means if an account fails to ship enough full-price units to cover their total commitment, then the deposit amount paid on any committed, but not used, seed is retained by Stine Seed Company. Unused deposits are lost and are not available to be applied against the remaining crop balance on the account.

What happens if the grower needs additional seed beyond what was committed?

In the event that a customer should need to ship additional full-price seed, payments made on the account above and beyond the initial commitment will be honored at the qualified rate (10% for accounts committed by Aug. 15 and 8% for accounts committed by Sept. 15). This way, growers can increase their volume and still receive Stine's best discounts.

