

PRODUCT GUIDE

Zions Ag Finance offers a wide menu of product options with various amortizations and maturities. Product options include:

Z | STANDARD

portfoliodirect

FIXED RATE MORTGAGE

| | TERM | AMORTIZATION | TERM | AMORTIZATION |
|---------------|------|--------------|------|--------------|
| 30 YEAR FIXED | 30 | 30 | 30 | 30 |
| 25 YEAR FIXED | 25 | 25 | 25 | 25 |
| 20 YEAR FIXED | 20 | 20 | 20 | 20 |
| 15 YEAR FIXED | 15 | 15 | 15 | 15 |
| 10 YEAR FIXED | 10 | 10 | 10 | 10 |
| 7 YEAR FIXED | 7 | 7 | N/A | N/A |

Fixed Rate Loans have interest rates fixed over the full duration of the loan. Rate & Term match loan amortization.

ADJUSTABLE RATE MORTGATE

| | TERM | AMORTIZATION | TERM | AMORTIZATION |
|----------|------|--------------|------|--------------|
| 3/1 ARM | 15 | 15,25 | N/A | N/A |
| 5/1 ARM | 15 | 15,25 | N/A | N/A |
| 7/1 ARM | 15 | 15,25 | N/A | N/A |
| 10/1 ARM | 15 | 15,25 | N/A | N/A |

Adjustable Rate Mortgages have the interest rate fixed for an initial fixed rate period followed by annual adjustments based on the 1Year LIBOR Index. Loans are based on a 15 or 25 year amortization with a 15 year maturity.

VARIABLE RATE MORTGATE

| | TERM | AMORTIZATION | TERM | AMORTIZATION |
|-----------------------------|-------------------|-------------------|----------------|----------------|
| RE REVOLVING LINE OF CREDIT | 30 | 20,25 | N/A | N/A |
| 1 MONTH VRM | 15, 20, 25, 30 | 15, 20, 25, 30 | 15, 20, 25, 30 | 15, 20, 25, 30 |
| 1 YEAR VRM | 15, 20, 25, 30 | 15, 20, 25, 30 | 15, 20, 25, 30 | 15, 20, 25, 30 |
| 3 YEAR VRM | 15, 20, 25, 30 | 15, 20, 25, 30 | 15, 20, 25, 30 | 15, 20, 25, 30 |
| 5 YEAR VRM | 10,15, 20, 25, 30 | 10,15, 20, 25, 30 | 15, 20, 25, 30 | 15, 20, 25, 30 |
| 7 YEAR VRM | N/A | N/A | 15, 20, 25, 30 | 15, 20, 25, 30 |
| 10 YEAR VRM | 15, 20, 25, 30 | 15, 20, 25, 30 | 15, 20, 25, 30 | 15, 20, 25, 30 |
| 15 YEAR VRM | 20, 25, 30 | 20, 25, 30 | 20, 25, 30 | 20, 25, 30 |

Variable Rate Mortgage interest rates adjust in equal terms based on the initial fixed rate term. Rates adjust based on cost of funds index. Loan term to match loan amortization.

PREPAYMENT OPTIONS AND SCHEDULES

Most products are fully pre-payable on any scheduled payment due date without penalty

Any payment made other than on a regularly scheduled payment date, must be accompanied by pre-paid interest to the next installment date

Additional principal payments must be received on or before the scheduled payment date and will only be applied after the scheduled payment amount has been satisfied

Monthly, semi-annual, and annual payment options are available on most products

- Annual payments due on January 1st (Requires a 15 bps premium)
- Semi-annual payments due on January 1st and July 1st or April 1st and October 1st
- Monthly payments due on the 1st of each month
- Semi-annual ACH withdrawal interest-only payments for AgEquity loans during draw period

Z | Standard and Portfolio Direct provides more options to meet the financing needs of America's farmers and ranchers.

CONTACT YOUR BUSINESS DEVELOPMENT OFFICER TODAY TO LEARN MORE.

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