

CFS Grain Harvest Policy 2025

All programs, prices and policies subject to change without notice

No early delivery on contracts without prior approval

CORN

Sell	<ul style="list-style-type: none"> *Shrink and dry to 15% at posted rates
Open Storage, Warehouse Receipt, Condo	<ul style="list-style-type: none"> *Shrink and dry to 14% *18¢ minimum per bushel through 11/30/2025, then 6¢ per bushel per month *Monthly rate charged by the day *Storage waived if sold within 10 days of delivery *If sold within 10 days of delivery moisture will revert to 15% *Delivery is defined as weighted average delivery date *Eligible for CCC loan (warehouse receipt) *Tariff Charges of 12.5¢ IN and 12.5¢ OUT will be applied to corn loaded out
Price Later (PL)	<ul style="list-style-type: none"> *Shrink and dry to 15% at posted rates *18¢ minimum per bushel through 11/30/2025, then 5¢ per bushel per month *Monthly rate charged by the day *Corn must be priced by October 15, 2026 *Not eligible for CCC loan, ownership has transferred to CFS *Must be priced against posted spot bid at delivery location
Grain Bank	<ul style="list-style-type: none"> *Shrink and dry to 15% at posted rates *Corn must grade #2 yellow <p>Corn delivered through 11/30/2025:</p> <ul style="list-style-type: none"> -No storage charge for first 30 days -Corn not used within the first 30 days will be charged storage from the date it was delivered at 6¢ per bushel per month prorated per day <p>Corn delivered after 11/30/2025:</p> <ul style="list-style-type: none"> -No storage charge for first 60 days -Corn not used within the first 60 days will be charged storage from the date it was delivered at 6¢ per bushel per month prorated per day <ul style="list-style-type: none"> *Eligible delivery locations for feed usage out of St. James, Truman & Freeborn: St. James, Truman, Freeborn, Delavan, Welcome *Eligible delivery locations for feed usage out of Hayfield: Hayfield & Randolph *Corn not used for feed (sold) will revert to normal warehouse storage charges

Corn Discount Schedule

Factor	Standard	Discounts
Test Weight	54#	<ul style="list-style-type: none"> -2 cents each 1# 53.9-52.0# -3 cents each 1# 51.9-50.0# -5 cents each 1# 49.9# and below Below 48# subject to rejection
Moisture	15% sale/PL 14% Storage	1.4% shrink for each 1% moisture removed 5.0 cents per point drying charge, charged on wet bushels Drying charges are charged by the 1/10 th point

		Maximum 18% moisture at: Lewisville Maximum 16.5% moisture at: Freeborn, Truman, and St. James West End
Damage	5%	-2 cents each 1% 5.1-7.0% -3 cents each 1% 7.1-10.0% -5 cents each 1% 10.1-20.0% Above 20% subject to rejection
Foreign Material	3%	-3 cents each 1% 3.1-5.0% -4 cents each 1% 5.1-10.0% Above 10% subject to rejection
Sour/Musty		-15 cents per bushel if unloaded
Infested		-15 cents per bushel if unloaded

Soybeans

Sell	*Discounted to 13% moisture
Open Storage, Warehouse Receipt	*Discounted to 13% moisture *25¢ minimum per bushel will cover storage charge through 12/31/2025 *8¢ per bushel per month after *Storage charged by the day *Storage waived if sold within 10 days of delivery *Delivery is defined as weighted average delivery date *Eligible for CCC loan (warehouse receipt) *Tariff Charges of 15¢ IN and 15¢ OUT will be applied to beans loaded out
Price Later (PL)	*25 cents to December 31, 2025 then 7 cents per month *Monthly rate charged by the day *Soybeans must be priced by October 15, 2026 *Price Later fees waived if priced within 10 days of delivery *Not eligible for CCC loan, ownership has transferred to CFS *Must be priced against posted spot bid at delivery location

Soybean Discount Schedule

Factor	Standard	Discounts
Test Weight	54#	-1 cents each 1# 53.9-50.0# Below 50# subject to rejection
Moisture	13%	-1.5% of contract price for each ½% moisture 13.1-15.0% -3.0% of contract price for each ½% moisture 15.1% and higher Over 15% subject to rejection
Damage	2%	-3 cent each 1% 2.1-5.0% Over 5% subject to rejection
Foreign Material	1%	All foreign material over 1% deducted from gross weight Foreign Material over 5% subject to rejection or deducted at 2% for each 1% over 5% if unloaded
Heat Damage	0.2%	Over 0.2% subject to rejection
Sour/Musty		-15 cents per bushel if unloaded