



Grain Marketing Alternatives

Market Price/Spot Board

This is the current delivery price of grain delivered to the elevator on any given day. Cash grain will receive the closing price on the day it is delivered. The customer must request otherwise.

Forward Contract

Forward contracting is securing a specific price and bushels for a future delivery.

Basis Contract

This is when a customer establishes a basis, which is the difference between the Chicago Board of Trade (CBOT) and the local cash grain price, for any delivery period. This allows for upward participation on the CBOT. A monetary advance is issued when the contract is filled and if it has not already been priced. No storage costs are involved.

Target or Offer Contract

With these contracts we will watch any offers for forward contracts or sales from delayed price (minimum 500 bu).

For More Information Call Your Local Branch or Ed Nienaber, Wes Bahan or Lisa Warne at Mechanicsburg at 1-800-762-6915 or Kathy Berg at DeGraff at 1-877-585-5871.

Hedge to Arrive Contract

With this contract a producer can lock in the CBOT price for a future delivery of grain with basis to be established prior to delivery. One can roll to the next delivery month but not to the next crop year. The service fee to roll for the first crop year is 1 cent plus or minus the spread. Additional fees for the second and third years to apply.

Average Price Contract

This contract generally runs in the spring of the year for 10 weeks, averaging the closing prices for pre-established days. It also allows the producer to lock-in the price on remaining bushels during the averaging period.

Delayed Price

Delayed Price allows the producer to deliver grain to the elevator and retain the right to price the grain at market price on a later date. Storage fees are subject to market conditions.

Accumulator Contract

This is a hybrid contract that prices equal bushels weekly at a price above the current market for no cost, as long as certain market conditions are met. This contract can lead to double up bushels during the accumulation period or could be knocked out. Call your local branch for more details.

Open Storage

Open Storage is available for Loan Deficiency Payment (LDP) purposes only and for a limited time.

Deferred Payment

A producer may elect to Defer Payment to a future date. Check with us for the current interest rate.

Specialty Grains

Bean and corn programs may be available under current market conditions.

Brokerage Service

We offer Brokerage Service so producers may set up hedging accounts in order to buy and sell options and futures.

CHAMPAIGN LANDMARK GRAIN BRANCHES

URBANA

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DERBY

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RICHWOOD

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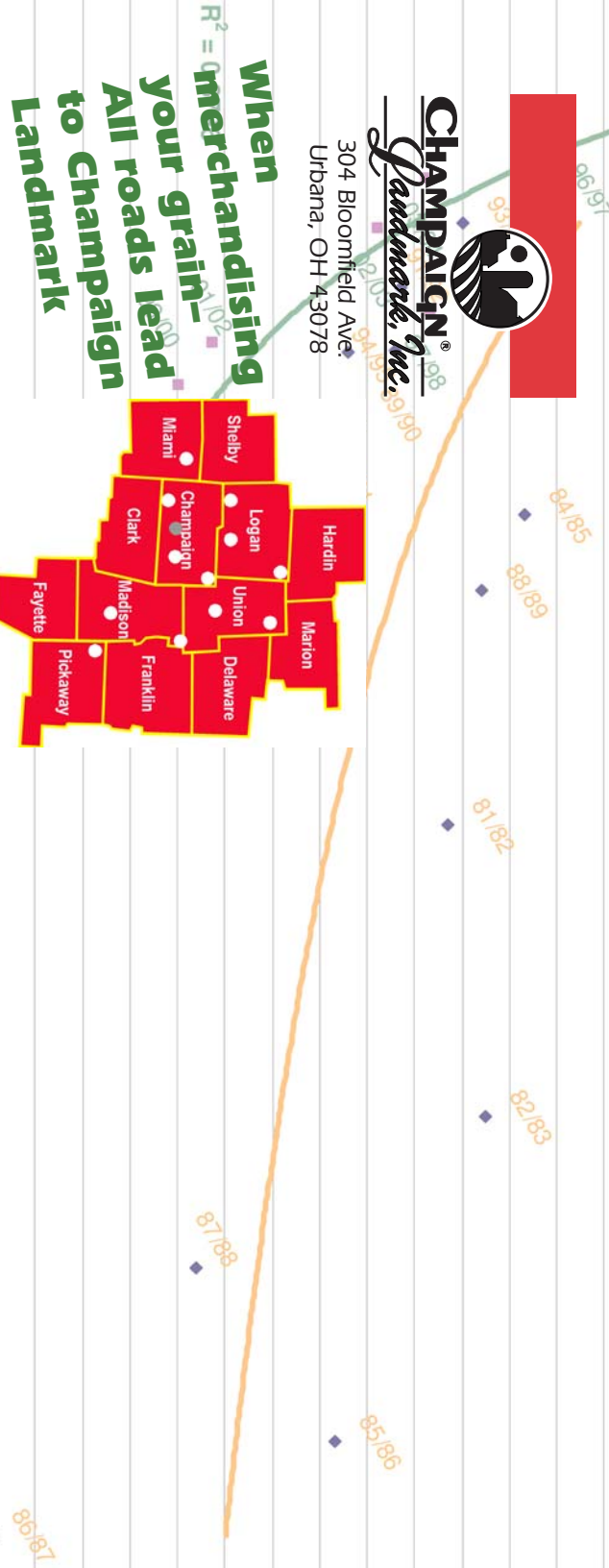
THACKERY

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WEST LIBERTY

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**For Grain Market
Information Call
1-800-762-6915 or
Your Local Branch
or Visit Our Web Site
at www.champaignlandmark.com**



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