

ADVANCE RATES FOR COMMODITIES

Advance rates are effective May 6, 2026, but are subject to change during the applicable production period.

Go to www.feederassoc.com or call 1-844-333-3377 to obtain the most recent advance rates.

FIELD CROPS	ALBERTA RATE/MT (\$)	SASKATCHEWAN RATE/MT (\$)	CATTLE	ALBERTA RATE/HEAD (\$)	SASKATCHEWAN RATE/HEAD (\$)
Barley	120.61	115.79	Calf Feeder 400-700 lbs	1,897.23	1,911.95
Barley - Feed	115.79	110.96	Feeder 700-900 lbs	1,738.75	1,736.82
Canary Seed	192.98	192.98	Finished under 1250 lbs	1,641.54	1,633.82
Canola	303.94	299.12	Finished over 1250 lbs	2,137.74	2,127.60
Chickpeas - Desi	212.28	212.28	Bull Breeding Mature	3,521.89	3,521.89
Chickpeas - Kabuli	255.70	255.70	Bull Breeding Yearling	3,401.27	3,401.27
Corn	3.23/bushel	2.80/bushel	Cow Mature has Calved	1,881.56	1,881.56
Corn - Feed	125.44	110.96	Heifer Bred	2,002.17	2,002.17
Durum	125.44	125.44	Heifer Calf	1,447.35	1,447.35
Faba beans	139.91	139.91			
Flax	313.59	313.59	SHEEP	ALBERTA RATE/HEAD (\$)	SASKATCHEWAN RATE/HEAD (\$)
Lentils	318.42	233.51			
Mustard	339.64	339.64	Lambs 61-79 lbs	105.17	105.17
Oats	125.44	101.31	Lambs 80-109 lbs	133.40	133.40
Peas - Dry	123.51	123.51	Lambs over 110 lbs	164.03	164.03
Rye - Fall	96.49	96.49	Ewe and Yearling Ewe	347.80	347.80
Rye - Spring	86.84	86.84	Ram Breeding	460.84	460.84
Soybeans	229.65	229.65			
Triticale	86.84	86.84			
Wheat	120.61	120.61			
Wheat - Feed	91.67	91.67			
Wheat - Winter	120.61	120.61			
GRASS SEED	ALBERTA RATE/LB (\$)		FORAGE/HAY	ALBERTA RATE/MT (\$)	SASKATCHEWAN RATE/MT (\$)
Alfalfa	0.68		Alfalfa	86.84	77.19
Brome - Smooth	0.96		Hay	77.19	67.54
Clover - Alsike	0.58				
Clover - S.C. Red	0.53				
Fescue - Creeping Red	0.58				
Fescue - Sheeps	0.53				
Timothy	0.34				

ADVANCE PAYMENTS PROGRAM (APP) POST-PRODUCTION/STORED COMMODITY ADVANCE

2.0 APPLICATION: ADVANCE INFO & TERMS AND CONDITIONS - POST-PRODUCTION

Producer Name:

APP ID:

INSTRUCTIONS

- ✓ **Use this application for Advances on Storable Agricultural Products that are Post-Production and have been harvested and stored.**

General

- ✓ Use the Advance Rates in effect at the time of application as provided by the Administrator to complete Section 2.1 of the Application.
- ✓ The Producer must not have more than one million dollars (\$1,000,000) outstanding in Advances, including as a result of the overlap between Program Years and amounts issued to Related Producers.
- ✓ The interest-free Advances are limited to the first **two hundred fifty thousand dollars (\$250,000)** per Program Year and will be limited by other interest-free amounts issued to the Producer and/or other Related Producers. For canola advances, that amount is **five hundred thousand dollars (\$500,000)**.
- ✓ Advance amounts issued above the applicable interest-free limit in a Program Year shall be interest-bearing.

Security

- ✓ Security for Post-Production advances is the Agricultural Product(s) itself, and any Agricultural Product(s) produced in a subsequent Production Period by the Producer and all proceeds of such, is sufficient to secure the APP Advance. No additional security is required.

Multi-Peril Insurance

- ✓ The Producer must confirm that they have multi-peril insurance on their farming operation which includes coverage for the entirety of the Agricultural Product(s) they have in storage.
- ✓ Where the Agricultural Product(s) is stored off-farm at commercial storage facility, the Producer must confirm that the commercial storage company has such insurance.
- ✓ At a minimum, confirmation may be obtained through signing of the declaration.
- ✓ This insurance coverage must be in effect until the Advance taken under this Repayment Agreement is fully repaid.

Default

Failure to comply with this Repayment Agreement, including, but not limited to the full repayment by the end of the applicable Production Period, will result in the account being declared in default.

The full impact of a default is detailed in section 6.0 Default and subsection 4.4 Interest Rate of the Repayment Agreement and is summarized below:

- ✓ The interest-free benefit is lost;
- ✓ Default interest is charged at the Prime Rate plus one percent (Prime +1%), compounded monthly, on the amount of the outstanding balance from the date the Advance was issued to the date the Producer was declared in default;
- ✓ Default interest is charged at the Prime Rate plus two percent (Prime +2%), compounded monthly, on the amount of the outstanding Producer's liability from the date of default until the Advance, interest and all costs of collection are repaid in full;
- ✓ A one-time Default Management Fee of three per cent (3.00%) to a maximum of six thousand dollars (\$6,000.00) on the defaulted advance is charged within forty-five (45) days of default; and Defaulted producers could face an ineligibility period. Refer to subsection 9.5 of the Repayment Agreement for details.

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2.1 ELIGIBLE ADVANCE BASED ON AGRICULTURAL PRODUCT INVENTORY

Agricultural Product	Quantity of Agricultural Product in Storage	Unit of Measure		Advance Rate at time of Post- Production		Total
			X	\$	=	\$
				\$		\$
				\$		\$
				\$		\$
Maximum Eligible Advance (\$)						A \$

2.1.1 ADVANCE REQUESTED BY PRODUCER

2.1.2 ADVANCE ISSUED BY ADMINISTRATOR

\$	\$
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2.2 AGRICULTURAL PRODUCT LOCATION

- ✓ Insert Agricultural Product(s) location(s) such as address or legal description of the land. Attach additional sheet(s) if necessary.

2.3 OTHER ADVANCES

2025 APP Outstanding Advances owing to WeCAP (all categories)	\$
2025 APP Outstanding Advances owing to Other Administrators (all categories)	\$
2026 APP Outstanding Advances owing to WeCAP (all categories)	\$
2026 APP Outstanding Advances owing to Other Administrators (all categories)	\$
Total	\$

ADVANCE PAYMENTS PROGRAM (APP) POST-PRODUCTION/STORED COMMODITY ADVANCE

2.5 AGREEMENT AND DECLARATION

I understand and agree that this Worksheet will be part of my Advance Payments Program Application and Repayment Agreement for 2026/27 with the Administrator. I hereby declare that the information provided above (excluding the omitted information in Section 2) is complete and correct and that I am not in Default the APP with the Administrator or any Other Administrators.

I/We hereby declare that the information provided above is complete and correct.

I/We certify that the information provided is true, and that the information is given for the purpose of assuring the administrator as to the ownership, condition, location, and value of the said goods and/or livestock for the purposes of obtaining an advance under the Advance Payment Program (APP) from Western Cash Advance Program Inc. (WeCAP).

I/We certify that I/We maintain multi-peril insurance coverage on our farming operation which includes the entire Eligible Agricultural Product for which all Advances are made under APP. This coverage must be enough to cover the full extent of the Advances until the Producer's liability is repaid with WeCAP and APP. If Eligible Agricultural Product is stored off-farm at a commercial facility, the Producer acknowledges that the commercial facility has such insurance.

I/We do certify that I am/we are the owner of the above-mentioned goods and/or livestock; that all of them are now in my/our possession.

I/We certify that the goods and/or livestock dedicated to WeCAP and APP are free from any mortgage, lien or charge except any security held by your administrator and except as set out above, and that there are no judgments or executions against me/us except as set out hereunder: All the said goods, livestock, or both, charged, mortgaged, assigned, or any and all, to WeCAP as security for advances made to me/us are now situated on or about the premises provided in this document

Signature of Producer or Authorized Officer	Date
Printed Name	Title

APP ID		Date Approved
Total Advance Approved by Administrator	\$	
Administrator Signature		

ADVANCE PAYMENTS PROGRAM (APP) POST-PRODUCTION/STORED COMMODITY ADVANCE

APPLICATION CHECK LIST

Please confirm that the following items have been completed or acquired to submit with your application.

- ✓ Completed main application for Sole Proprietor or Partnership/Corporation
- ✓ Valid Government Identification for all applicants
- ✓ A void cheque for direct deposit (optional - without this information, funds will be mailed)
- ✓ All signature boxes signed
- ✓ Priority Agreements from banks, financial institutions, lenders, and others to with a security interest in the commodity used for WeCAP
- ✓ A copy of your Insurance Premium Invoice and Schedule
- ✓ Saskatchewan residents signed Waiver of Exemption Protection
- ✓ Proof of Protection on Stored Grain – Multi-Peril Insurance

Additional Information Required for Corporations

- ✓ Personal/Corporate Guarantees
- ✓ Certificate of Incorporation and/or Certificate of Continuance (held on file for existing customers)
- ✓ The most recent Annual Corporate Return confirming all shareholder and director ownership percentage.

Total Request Advances (complete all applicable categories)

Advance Worksheet for Agricultural Product in Production: Spring Advance for Field Crops, Forage, Hay, Grass Seeds \$ _____

Advance Worksheet for Agricultural Product in Post-Production: Post Harvest/Fall Advance for Field Crops, Forage, Hay, Grass Seeds (Storable) \$ _____

Advance Worksheet for Livestock Advance: Livestock Price Insurance (LPI Option) OR Advance Worksheet for a Livestock Advance: LPI Renewal \$ _____

Advance Worksheet for Livestock Advance: AgriStability Option OR Advance Worksheet for Livestock Advance: AgriStability Option Renewal \$ _____

Total Advance Requested by the Producer \$ _____