

# 2025 GRAIN POLICY

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Effective 9/1/25. \*Grain Policy is subject to change. Policy applies to bushels when delivered.

GRADE REQUIREMENTS - U.S. NO. 2 YC:		MOISTURE	BCFM	DAMAGE	HEAT DAMAGE	TEST WEIGHT	
Cash, Contract, Delayed Price:		15.0%	3.0%	5.0%	0.2%	54.0 lbs.	
Open Storage, Warehouse, Grain Bank:		14.0%	3.0%	5.0%	0.2%	54.0 lbs.	
MOISTURE	BCFM		DAMAGE		HEAT DAMAGE		TEST WEIGHT
Drying Charges:	% Value	Discount	% Value	Discount	% Value	Discount	lbs/bu Discount
\$ .05/bu for each 1.0% of moisture removed, calculated to the nearest 1/10th percent.	0.0 - 3.0	\$ -			0.3 - 0.4	\$ 0.02	00.0 - 54.0 \$ -
	3.1 - 4.0	\$ 0.03			0.5 - 0.6	\$ 0.04	53.9 - 53.0 \$ 0.02
	4.1 - 5.0	\$ 0.06	0.0 - 5.0	\$ -	0.7 - 0.8	\$ 0.06	52.9 - 52.0 \$ 0.04
	5.1 - 6.0	\$ 0.09	5.1 - 6.0	\$ 0.02	0.9 - 1.0	\$ 0.08	51.9 - 51.0 \$ 0.07
Shrink:	6.1 - 7.0	\$ 0.12	6.1 - 7.0	\$ 0.04	1.1 - 1.2	\$ 0.10	50.9 - 50.0 \$ 0.10
1.5% shrink for each 1% of moisture removed, calculated to the nearest 1/10th percent.	7.1 - 8.0	\$ 0.15	7.1 - 8.0	\$ 0.06	1.3 - 1.4	\$ 0.12	49.9 - 49.0 \$ 0.13
	8.1 - 9.0	\$ 0.18	8.1 - 9.0	\$ 0.08	1.5 - 1.6	\$ 0.14	48.9 - 48.0 \$ 0.16
	9.1 - 10.0	\$ 0.21	9.1 - 10.0	\$ 0.10	1.7 - 1.8	\$ 0.16	47.9 - 47.0 \$ 0.19
	Over 10.0% is subject to rejection. If accepted, not less than \$.04/bu discount each 1% over		Over 10.0% is subject to rejection. If accepted, not less than \$.03/bu discount each 1% over		1.9 - 2.0	\$ 0.18	Under 49.0 is subject to rejection. If accepted, not less than \$.03/bu discount each 1 lb under
				Over 2.0% is subject to rejection. If accepted, not less than \$.02/bu discount each .2% over			

GRADE REQUIREMENTS - U.S. NO. 1 YSB:		MOISTURE		FM		DAMAGE		HEAT DAMAGE		TEST WEIGHT	
Cash, Contract, Delayed Price:		13.0%		1.0%		2.0%		0.2%		54.0 lbs.	
Open Storage, Warehouse:		13.0%		1.0%		2.0%		0.2%		54.0 lbs.	
MOISTURE		DAMAGE		HEAT DAMAGE		TEST WEIGHT		SPLITS			
Shrink:	% Value	Discount	% Value	Discount	lbs/bu	Discount	% Value	Discount			
3.0% shrink for each 1% of moisture over 13.0% to 14.5%, calculated to the nearest 1/10th percent.	0.0 - 2.0	\$ -	0.0 - 0.2	\$ -	00.0 - 54.0	\$ -					
	2.1 - 3.0	\$ 0.03	0.3 - 0.5	\$ 0.02	53.9 - 53.0	\$ 0.005					
	3.1 - 4.0	\$ 0.05	0.6 - 1.0	\$ 0.04	52.9 - 52.0	\$ 0.010	00.0 - 20.0	\$ 0.000			
	4.1 - 5.0	\$ 0.07	1.1 - 1.5	\$ 0.06	51.9 - 51.0	\$ 0.015	20.1 - 25.0	\$ 0.005			
3.0% shrink for each ½% of moisture over 14.5%, calculated to the nearest 1/10th percent.	5.1 - 6.0	\$ 0.10	1.6 - 2.0	\$ 0.08	50.9 - 50.0	\$ 0.020	25.1 - 30.0	\$ 0.010			
	6.1 - 7.0	\$ 0.13	2.1 - 2.5	\$ 0.10	49.9 - 49.0	\$ 0.025	30.1 - 35.0	\$ 0.015			
	7.1 - 8.0	\$ 0.16	2.6 - 3.0	\$ 0.12	48.9 - 48.0	\$ 0.030	35.1 - 40.0	\$ 0.020			
Soybeans over 15.0% are subject to rejection. Soybeans over 16.0% - if accepted, must be sold.	Over 8.0% is subject to rejection or discount on merit		\$ .02/bu discount each .5% over 3.0% to 5.0%. Over 5.0% is subject to rejection or discount on merit.			Under 48.0 lbs/bu is subject to rejection or discount on merit.		Over 40.0% is subject to rejection or discount on merit.			
FOREIGN MATERIAL: All foreign material over 1.0% will be deducted from gross weight on a per load basis.											

## CORN DISPOSITION:

Grain must be settled within 10 days of the last delivery, or no more than 30 days after the date of the first delivery. Grain will be applied to any open purchase contracts within the delivery period first, with the balance defaulting to open storage after 10 days.

**CORN GRADE AVERAGING POLICY:** Loads meeting at least U.S. No. 4 Grade standards will be averaged per settlement lot. Loads outside of No. 4 Grade standards will stand alone. Max BCFM 5.0%, Damage 10.0%, Test Weight Minimum 49.0lbs. Corn Moistures under 13.0% will be assigned 13.0% for averaging purposes.

**GRAIN BANK:** Grain bank is defined as corn delivered to FCS for future processing into feed, fed with protein or supplement from FCS, ground, or cracked. **Grain Bank Charges:** 30 days free storage, then \$.045 per bushel per month (prorated daily) Cracking charges are \$.15/bu, grinding charges are \$.20/bu. Corn sold out of grain bank is subject to normal open storage rates and a \$.15/bu service charge. Corn removed from grain bank as unprocessed feed is subject to a \$.15/bu in-charge and a \$.15/bu out-charge. Grain bank corn delivered to a nonfeed mill location will be charged handling fees as follows:  
**Iowa locations: \$.05/bu, South Dakota locations: \$.10/bu.**

## SOYBEAN DISPOSITION:

Grain must be settled within 20 days of the last delivery, or no more than 30 days after the date of the first delivery. Grain will be applied to any open purchase contracts within the delivery period first, with the balance defaulting to open storage after 20 days.

**SOYBEAN GRADE AVERAGING POLICY:** Soybeans delivered at 15.0% moisture or lower will be averaged per settlement lot. Soybeans delivered over 15.0% moisture will stand alone. Soybeans delivered over 16.0% moisture must be sold. Soybean Moistures under 12.0% will be assigned 12.0% for averaging purposes.  
**Foreign Material, Damage, and Test Weight will not average.**

**GREEN BEAN DAMAGE:** Subject to additional market based discounts or rejection above 5.0%.

## GRAIN STORAGE/DP SERVICE CHARGES:

**DELAYED PRICE (DP) CHARGES:**  
\$.07 per bushel per month through 10/15/26.  
**There will be no minimum charge.**  
  
Charges will be prorated daily and based on average delivery date per settlement. DP Charges will be billed monthly.  
  
Rollover DP charge past 10/15/26 will be \$.022 for the first 60 days. After 60 days the monthly charge will revert to the current monthly program.

**OPEN STORAGE & WAREHOUSE RECIEPTS:**  
\$.08 per bushel per month, with no minimum charge. Charges will be prorated daily and based off of average delivery date per settlement. All grain on open storage over 365 days will be charged a \$.22 minimum for 60 days and will be subject to market storage rates thereafter. Storage will be billed monthly.

## OTHER GRADE FACTORS:

**MUSTY:** Not less than \$.10 per bushel discount and subject to rejection. Must be sold if accepted.  
  
**HEATING:** Not less than \$.20 per bushel discount and subject to rejection. Must be sold if accepted.  
  
**OTHER:** Any load containing over 3% of other grains, stones, animal filth, glass, traces of fertilizer, treated seed, excessive dirt, or any other commercially undesirable foreign material will be rejected.  
  
**SOUR, COFO, INFESTED, DISTINCTLY LOW QUALITY:** Not less than \$.20 per bushel discount and subject to rejection. Must be sold if accepted.