



HERITAGE[®]

Cooperative

Input Financing Program 2021

September 2020 - August 2021

Providing convenient credit for financing your crop inputs
Finance rates as low as 0%

Finance Rate Levels

Heritage Max

0%

100% agronomy (seed, crop nutrients, crop protection) + 100% Energy or 100% grain

(Due January 31, 2022)

Heritage Platinum

2% Under Prime Rate

90% seed + 100% crop nutrients or 100% crop protection

(Due January 31, 2022)

Heritage Gold

Prime Rate

100% of 2 out of 3 agronomy purchases (seed, crop nutrients, crop protection) or 100% of your AG Technology needs

(Due November 30, 2021)

Heritage Silver

Prime Rate Plus 1.5%

50% or more seed purchase

(Due November 30, 2021)

Heritage Bronze

Prime Rate Plus 3%

No seed purchase requirements

(Due November 30, 2021)

What is the Heritage Cooperative Input Financing Program?

The Heritage Cooperative Input Financing Program allows you to finance your fall, spring and summer crop input purchases. You can also finance your agronomy prepay purchases from Heritage Cooperative. Eligible charges are between September 1, 2020 through August 31, 2021.

What is the financing rate?

Heritage is proud to offer new rates as low as 0% for 2021 only!

Your financing rate is determined by the percent of your corn and soybean acres that are planted with seed sold by Heritage Cooperative. There are five levels of finance rates with the lowest, Heritage Max at 0% and the highest, Heritage Bronze at 3% over prime.

What crop inputs purchased from Heritage Cooperative are eligible?

- Inputs for raising corn, soybeans, wheat, forage, seed or specialty crops are all covered. This includes seed, fertilizer, lime, chemicals, power fuel, soil testing, DEF, GPS services, custom application, delivery and equipment rental charges.
- Non-crop inputs such as feed are not included in this program.

What product and service prices will be used?

The prepaid or cash price in effect at the time of billing will be used for products, and the regular price will be used for services such as custom application, delivery or equipment rental.

When do finance charges begin?

Finance charges are calculated from the date of the invoice when the product is picked up or the prepaid price is locked in. Finance charges are not compounded.

When is the due date?

The Heritage Max and Platinum levels are due January 31, 2022. The Gold, Silver and Bronze levels are due November 30, 2021.

What happens if I don't purchase the percentage of seed from Heritage Cooperative I anticipated?

The financing rate will be adjusted to the level that was met and made retroactive to the invoice date.

What paperwork is required?

An application, balance sheet and tax return will be required in all cases, and in some cases a crop lien and crop insurance.

When is the application deadline?

February 28, 2021. Charges made prior to the approval and execution of the paperwork will not be transferred to the program.

How do I apply?

Complete both sides of the application and sign the bottom. Mail the completed application to AgraFinancial Services, Inc. at P.O. Box 25, Vermilion, Ohio 44089. If you have any questions, you may ask your agronomist or call Megan Petrushik with AgraFinancial at 440-315-9176.



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2021 Input Financing Program

AgraFinancial Services, Inc
P.O. Box 25, Vermilion, Ohio 44089
Phone: 440-315-9176

THIS INFORMATION WILL BE HANDLED IN A HIGHLY CONFIDENTIAL MANNER.

PROGRAM REQUESTED HERITAGE COOPERATIVE AGRONOMIST _____

<input type="checkbox"/> All	<input type="checkbox"/> Seed	<input type="checkbox"/> Propane
<input type="checkbox"/> Crop Nutrients	<input type="checkbox"/> DEF	<input type="checkbox"/> Other
<input type="checkbox"/> Crop Protection	<input type="checkbox"/> Oil	

<input type="checkbox"/> Heritage Max	<input type="checkbox"/> Heritage Silver
<input type="checkbox"/> Heritage Platinum	<input type="checkbox"/> Heritage Bronze
<input type="checkbox"/> Heritage Gold	

Please print and completely fill out all information so we may properly process your request

Account Name: _____
 Name: _____ Account # _____
 Spouse Name (if applicable) _____
 Address: _____
 City: _____ State: _____ Zip Code: _____
 Phone: _____ Cell Phone: _____ County: _____
 Social Security No.: _____ Birth Date: _____
 Spouse Social Security No.: _____ Birth Date: _____
 Email: _____ Federal ID#: _____

Individual
 Partnership
 Incorporated

 Single
 Married

If a partnership or corporation, please give name, social security number and address of other owner(s):

Co-Applicant(s):	Co-Applicant(s):	Co-Applicant(s):
Name: _____	Name: _____	Name: _____
Title: _____	Title: _____	Title: _____
Address: _____	Address: _____	Address: _____
City, State, Zip: _____	City, State, Zip: _____	City, State, Zip: _____
Birth Date: _____	Birth Date: _____	Birth Date: _____
Social Security No.: _____	Social Security No.: _____	Social Security No.: _____

We are making this application and statement for the purpose of securing credit on account, and we represent that the information given herein is true and accurate. We authorize both financial institutions and suppliers to release any financial and credit information known to them for the purpose of evaluating this application for credit. We agree to pay according to the terms of each account, and request the billings be made in the account name specified. By the signature(s) below, I/we agree to be bound by the Dealer's credit terms, and acknowledge receipt of a copy of the credit terms.

Applicant's Signature: _____ Date: _____

Spouse/Co-Applicant Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____

Signature: _____ Signature: _____ Signature: _____

Customer Name _____

Anticipated Credit Needed _____ Acres Owned _____ Acres Rented _____

How many years have you been farming? _____ Previous year's farm income (2019 Schedule F, line 9) \$ _____

CROP PLANNING INFORMATION*

Crop	Acres	Estimated Yield	Total Production	(Less) Prod. Used for Feed	(Less) Landlord's Share	Net Production	Insurance Coverage		Expected Price	Total Crop Value
							MPCI, CRC, etc. Type	%		
								Total Crop Value		

FINANCIAL INFORMATION

Please attach the first two pages of your 1040 and a copy of your Schedule F and Schedule 1. Also, include Schedules 1065 and 1120, if applicable.



Projected Income Statement: Crop Sales (See Crop Planning Information*)		
Plus: Livestock Sales		+
# Head _____ Type _____		
Avg. Wt. _____ Est. Sales Dates(s) _____		
Plus: Government Program Payments		+
Plus: Other Farm Income		+
Equals Subtotal: Gross Farm Income		=

BALANCE SHEET

If you would like to attach your most recent balance sheet you do not need to fill out the balance sheet section.

ASSETS (What I Own) (Itemize on Schedule)		LIABILITIES (What I Owe) (Itemize on Schedule)	
1. Cash, Checking and Savings Accounts.....	\$ _____	1. Heritage Cooperative Financing 2020.....	\$ _____
2. Government Securities, Stocks,..... Bonds and Other Securities	_____	2. Accounts Payable.....	_____
3. Notes Receivable.....	_____	3. Credit Cards.....	_____
4. Livestock and Poultry.....	_____	4. Operation Loans to Financial Institutions.....	_____
5. Crops (Growing).....	_____	5. Other Current Debts.....	_____
6. Crops (Stored).....	_____	6. Other Current Debts.....	_____
7. Other Current Assets.....	_____	Total Current Liabilities	\$ _____
Total Current Assets	\$ _____		
8. Real Property (_____ Acres @ \$ _____ /Acre).....	\$ _____	7. Machinery Loans.....	\$ _____
9. Home & Buildings.....	_____	8. Car Loans.....	_____
10. Motor Vehicles.....	_____	9. Real Estate Mortgage Loans.....	_____
11. Machinery & Equipment.....	_____	10. Other Long Term Debts.....	_____
12. Other Long Term Assets.....	_____	Total Long Term Liabilities	\$ _____
Total Long Term Assets	\$ _____	Total Liabilities	\$ _____
Total Assets	\$ _____	Net Worth (Total Assets Less Total Liabilities)	\$ _____