



2018 AMERICOT 0% FINANCE PROGRAM 0% INTEREST FINANCING FOR ELIGIBLE GROWERS

2018 0% FINANCE OFFER				
Eligible Product	Credit Application Deadline	Interest Rate	Min. Purchase Requirement	Grower Payment Deadline
NexGen® Brand Cotton Seed and Factory Treatments applied thereon	April 2, 2018	0%	50 bags	January 15, 2019

Program Eligibility

- Growers must have an active Monsanto Technology/Stewardship Agreement (MTSA).
- Grower must have submitted an Americot Credit Application and *signed* Grower Credit Agreement to Americot on or before April 2, 2018. Applications should be submitted via email to credit@americot.com.
- Maximum finance eligibility amount is at Americot’s sole discretion and determined by the information supplied on Grower’s Credit Application.
- Minimum purchase required to finance is 50 bags of Eligible Product.
- All 2017 participants in good standing will receive a letter with enrollment status for the 2018 season. Pre-approvals are subject to 2017 account balance being paid according to terms. If you participated last year and are unsure of your status, please contact the Americot Credit Department. Online forms are available via www.americot.com.

Interest Rate

The interest rate for eligible Growers is zero percent (0%) through the Grower Payment Deadline.

Financing Condition

Grower can participate in the 2018 Americot 0% Finance Program and the 2018 Finance Program offered through John Deere Financial; however, Grower is prohibited from financing the same unit of Eligible Product through both programs.

Grower Due Date

Payment for all purchases made under the 2018 Americot 0% Finance Program is due on or before **January 15, 2019**. If the account is not paid in full on or before the Grower Payment Deadline, finance charges will be assessed on the Grower’s outstanding balance beginning January 16, 2019. Finance charges will be calculated by multiplying the average daily balance by the monthly periodic rate of one and one-half percent (**1.5%**) per month, corresponding to an annual percentage rate of eighteen percent (**18%**), or the maximum rate allowed by law, whichever is less.

Approval Process

Grower must submit a completed Credit Application and signed Grower Credit Agreement to Americot. Application will be reviewed and an eligibility decision will be made within 10 days of Americot’s receipt of the completed application. Grower will be notified in writing of credit eligibility and maximum assigned credit line, if applicable.

Statements

Once the account has activity, you will receive a statement showing the amount due and the due date. Monthly statements will be mailed until the account has been settled in full.

Payments

Payment for purchases made under the 2018 Americot 0% Finance Program is due on or before January 15, 2019. Checks should clearly identify the Grower’s account name and account number, and should be mailed directly to:

Americot, Inc.
5017 122nd Street
Lubbock, TX 79424