



DEALER CONDITIONS:

2018 AMERICOT FINANCE PROGRAM

0% INTEREST FINANCING FOR ELIGIBLE GROWERS IN SEED DROP ZONE E

2018 0% FINANCE OFFER				
Eligible Product	Delivery Receipt Submission Date	Interest Rate	Min. Purchase Requirement	Grower Payment Deadline
NexGen® Brand Cotton Seed and Factory Treatments applied thereon	July 15, 2018	0%	50 bags	February 15, 2019

Offer Conditions

- Dealer must be an Authorized Americot Dealer to participate in the 0% Interest Financing Program.
- Grower must have a current Monsanto Technology/Stewardship Agreement.
- All factory treatments applied to Eligible Products are eligible to be included.
- Grower must be pre-approved for Americot credit prior to Delivery Receipt Submission Date and have a minimum order of 50 bags of Eligible Product.

Enrollment

- Americot Sales Representatives will have Credit Applications and Grower Credit Agreements for interested Growers.
- Credit Applications and signed Grower Credit Agreements must be submitted on or before April 2, 2018 and are approved at sole discretion of Americot.
- Dealer will receive written confirmation from Americot of Grower eligibility for the 2018 Americot 0% Finance Program and Grower’s Credit Limit within ten (10) days of Americot’s receipt of Grower’s Credit Application and signed Grower Credit Agreement.
- The amount of a Grower’s Eligible Product purchases that Dealer may assign to the 2018 Americot 0% Finance Program is limited to the Credit Limit designated by Americot.
- Dealers will receive a list indicating all 2017 Americot 0% Finance Program participants in good standing with the enrollment status for the 2018 season. Pre-approvals are subject to 2017 account balance being paid according to terms.
- Online forms are available via www.americot.com.
- Information regarding status of Grower’s Credit Application, credit approval, and applicable credit line can be requested via email to credit@americot.com.

Purchase Reporting

- The required Delivery Receipt information must be submitted to Americot by July 15, 2018 to obtain program credit. Submission should be made via email to credit@americot.com.
- Signed Delivery Receipts must contain Grower name and address, Grower account number, products and quantity, pricing detail, grower signature, dealer name, and must be retained for a period of 3 years and made available to Americot for inspection, upon request.
- Upon finance approval and confirmation of Delivery Receipt, Dealer will receive a credit on Dealer’s account for the approved Grower’s Eligible Product purchase.
- Dealer will be responsible for reporting the Grower Sales via Data Dimensions at the end of the season.

Dealer Chargeback for Delinquent Grower Account

- In the event Grower fails to pay outstanding balance on or before Grower Payment Deadline, a chargeback equal to nine percent (9.0%) of the outstanding balance will be invoiced to Dealer (and/or setoff against any outstanding balance owed to Dealer by Americot) and shall be due and payable within 30 days of such invoice.