



DEALER CONDITIONS:

2019 AMERICOT 0% FINANCE PROGRAM
0% INTEREST FINANCING FOR ELIGIBLE GROWERS IN SEED DROP ZONE E

2019 0% FINANCE OFFER					
Eligible Product	Credit Application Deadline	Interest Rate	Min. Purchase Requirement	Delivery Receipt/ Invoice Submission Deadline	Grower Payment Deadline
NexGen® Brand Cotton Seed and Factory Treatments applied thereon	April 1, 2019	0%	50 units	July 15, 2019	February 15, 2020

Offer Conditions

- Dealer must be an Authorized Americot Dealer to participate in the 0% Interest Finance Program.
- Grower must have a current 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 and Invoice Submission Date and have a minimum order of 50 units 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 1, 2019 and are approved at sole discretion of Americot.
- Dealer will receive written confirmation from Americot of Grower eligibility for the 2019 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 2019 Americot 0% Finance Program is limited to the Credit Limit designated by Americot.
- Dealers will receive a list indicating all 2018 Americot 0% Finance Program participants in good standing with the enrollment status for the 2019 season. Pre-approvals are subject to 2018 account balance being paid according to terms.
- Online forms are available via www.americot.com/programs.
- 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 and Invoice information must be submitted to Americot by July 15, 2019 to obtain program credit. Submission should be made via email to credit@americot.com with Grower's name included in subject line of email.
- Signed Delivery Receipts and Invoices must contain Grower name as was submitted on Grower Credit Application, Grower address, Grower account number, products and quantity, pricing detail, Grower signature, Dealer name, and must be retained for a period of three (3) years and made available to Americot for inspection, upon request.
- Upon finance approval and confirmation of Delivery Receipt and Invoice, 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.
- Replant, Crop Loss and/or Drought Program Refunds will be applied to the Grower's Americot account if any seed was purchased under the Americot 0% Finance Program.

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.