



2019 AMERICOT 0% FINANCE PROGRAM
0% INTEREST FINANCING FOR ELIGIBLE GROWERS
Seed Drop Zone E (West TX, NM, OK and KS)

| 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 |

Program Eligibility

- Growers must have an active Technology/Stewardship Agreement (TSA).
- Grower must have submitted an Americot Credit Application and *signed* Grower Credit Agreement to Americot on or before April 1, 2019. 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 units of Eligible Product.
- All Delivery Receipts and Invoices must be submitted by the dealer on or before July 15, 2019 to be processed for the 2019 Americot 0% Finance Program.
- All 2018 participants in good standing will receive a letter with enrollment status for the 2019 season. Pre-approvals are subject to 2018 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/programs.

Interest Rate

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

Financing Condition

Grower can participate in the 2019 Americot 0% Finance Program and the 2019 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 2019 Americot 0% Finance Program is due on or before **February 15, 2020**. 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 February 16, 2020. 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 ten (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 2019 Americot 0% Finance Program is due on or before February 15, 2020. Rebates and 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. Checks should clearly identify the Grower’s account name and account number, and should be mailed directly to:

Americot, Inc.
 5013 122nd Street
 Lubbock, TX 79424