

FINANCE RATE LEVELS

PLATINUM

4% Under Prime Rate

- 100% Agronomy seed, crop nutrients, crop protection
- 100% Energy or 100% Grain

Due January 30, 2026

GOLD

2% Under Prime Rate

- 50% seed
- 100% Crop Nutrients and 100% Crop Protection

Due January 30, 2026

SILVER

Prime Rate

- 100% of two out of three Agronomy purchases seed, crop nutrients, crop protection

Due November 28, 2025

BRONZE

Prime Rate Plus 3%

- No purchase requirements

Due November 28, 2025

F.A.Q. (FREQUENTLY ASKED QUESTIONS)

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, 2024 through August 31, 2025. Due date for submitting an application is February 28, 2025.

What is the financing rate?

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 four levels of finance rates with the lowest, Heritage Platinum at 4% under prime and the highest, Heritage Bronze at 3% over prime.

What crop inputs purchased from Heritage Cooperative are eligible?

Inputs for raising all your crops are covered. This includes seed, fertilizer, lime, chemicals, power fuel, soil testing, DEF, Lubricants, 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 Platinum and Gold levels are due January 30, 2026. The Silver and Bronze levels are due November 28, 2025.

What 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.

SOLE PROPRIETOR

- A completed, signed application including spouse
- Balance sheet
- 2023 federal tax return first 2 pages of 1040, Schedule 1 & F

PARTNERSHIP OR CORPORATION

- A completed and signed application including all members and spouses'
- Both personal and corporate balance sheets
- 2023 federal tax return - first 2 pages of 1040, Schedule 1 & F
- 1065 or 1120 including Schedule F

HOW TO APPLY

Please make sure to complete the application and submit it to the address provided. For a quicker and more convenient service, you can also visit your Secure Forms on the Heritage Portal to fill out the application online, or scan the QR code to download a fillable PDF. If you choose to apply online, you will receive a secure link to upload any necessary supporting documents after we receive your application.



SCAN TO APPLY



2025 INPUT FINANCING

Heritage Cooperative
59 Greif Pkwy.
Delaware OH 43015
InputFinancing@heritagecooperative.com
877.240.4393 Ext. 276

Please complete all applicable fields
so we may properly process your request.

PLEASE NOTE: all information is held in the strictest confidence.

HERITAGE AGRONOMIST

INPUTS select all that apply

PROGRAM REQUESTED

Crop Nutrients Fuel/DEF/
Lubricants Propane

Crop Protection Seed Other

Heritage Platinum Heritage Silver

Heritage Gold Heritage Bronze

PERSONAL INFORMATION

Account Name

First Name

Last Name

Date Of Birth

SSN

Spouse First Name
if applicable

Spouse Last Name
if applicable

Date Of Birth

SSN

Address

City

State

County

ZIP

Phone

Mobile Phone

Email

Federal Tax ID (EIN)

Single

Married

Individual

Partnership

Incorporated

IF PARTNERSHIP OR CORPORATION PLEASE COMPLETE FOR ADDITIONAL OWNERS

First Name

Last Name

Date Of Birth

SSN

Address

City

State

ZIP

First Name

Last Name

Date Of Birth

SSN

Address

City

State

ZIP

First Name

Last Name

Date Of Birth

SSN

Address

City

State

ZIP

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.

Applicants Signature

Date

Spouse/Co-Applicant Signature

Date

Signature

Date

Signature

Date

Signature

Date

