



# HERITAGE<sup>®</sup>

## Cooperative

### Input Financing Program 2023

August 1, 2022 - August 31, 2023

Providing convenient credit for financing your crop inputs  
Finance rates as low as 0%

### Finance Rate Levels

#### Heritage Platinum

**0%**

100% agronomy (seed, crop nutrients, crop protection) + 100% energy or 100% grain

*(Due January 31, 2024)*

#### Heritage Silver

**Prime Rate**

100% of two out of three agronomy purchases (seed, crop nutrients, or crop protection)

*(Due November 30, 2023)*

#### Heritage Gold

**2% Under Prime Rate**

50% seed + 100% crop nutrients and 100% crop protection

*(Due January 31, 2024)*

#### Heritage Bronze

**Prime Rate Plus 3%**

No purchase requirements

*(Due November 30, 2023)*

## 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 August 1, 2022 through August 31, 2023. Due date for submitting an application is April 30, 2023.

## 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 0% and the highest, Heritage Bronze at 3% over prime.

## What crop inputs purchased from Heritage Cooperative are eligible?

Inputs for raising corn, soybeans, wheat, forage, seed or specialty crops are all covered. This includes seed, fertilizer, lime, chemicals, power fuel, soil testing, DEF, 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 31, 2024. The Silver and Bronze levels are due November 30, 2023.

## What happens 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.

### If you are a sole proprietor:

- A completed application with signatures including spouse
- 2021 federal tax return - first 2 pages of 1040, Schedule 1 & F
- Balance sheet

### If you are a partnership or a corporation:

- A completed and signed application including all members and spouses' signatures
- 2021 federal tax return - first 2 pages of 1040, Schedule 1 & F
- Both personal and corporate balance sheets
- 1065 or 1120 including Schedule F

## How do I apply?

Submit the application on the back of this brochure. Complete both sides of the application and sign the bottom. Mail the completed application to AgraFinancial Services, Inc. at P.O. Box 25, Vermilion, Ohio 44089. If you have any questions, you may ask your agronomist or contact:

Megan Petrushik with AgraFinancial: 440-315-9176 - [megan.agrafinancial@gmail.com](mailto:megan.agrafinancial@gmail.com)

Terry Schreiner: 440-315-9178 - [tschreiner@heritagecooperative.com](mailto:tschreiner@heritagecooperative.com)



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Cooperative

# 2023 Input Financing Program

AgraFinancial Services, Inc  
P.O. Box 25, Vermilion, Ohio 44089  
Phone: 440-315-9176

THIS INFORMATION WILL BE HANDLED IN A HIGHLY CONFIDENTIAL MANNER.

HERITAGE COOPERATIVE AGRONOMIST: \_\_\_\_\_ PROGRAM REQUESTED: \_\_\_\_\_

- |  |                               |                                  |
|--|-------------------------------|----------------------------------|
| <input type="checkbox"/> All             | <input type="checkbox"/> Seed | <input type="checkbox"/> Propane |
| <input type="checkbox"/> Crop Nutrients  | <input type="checkbox"/> DEF  | <input type="checkbox"/> Other   |
| <input type="checkbox"/> Crop Protection | <input type="checkbox"/> Oil  |                                  |

- |  |  |
|--|--|
| <input type="checkbox"/> Heritage Platinum | <input type="checkbox"/> Heritage Silver |
| <input type="checkbox"/> Heritage Gold     | <input type="checkbox"/> Heritage Bronze |

Please print and completely fill out all information so we may properly process your request.

Account Name: \_\_\_\_\_

Name: \_\_\_\_\_ Account # \_\_\_\_\_

Spouse Name (if applicable) \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_ County: \_\_\_\_\_

Social Security No.: \_\_\_\_\_ Birth Date: \_\_\_\_\_

Spouse Social Security No.: \_\_\_\_\_ Birth Date: \_\_\_\_\_

Email: \_\_\_\_\_ Federal ID#: \_\_\_\_\_

- ☐ Individual  
☐ Partnership  
☐ Incorporated

- ☐ Single  
☐ Married

If a partnership or corporation, please give name, social security number and address of other owner(s):

Co-Applicant(s):

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Birth Date: \_\_\_\_\_

Social Security No.: \_\_\_\_\_

Co-Applicant(s):

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Birth Date: \_\_\_\_\_

Social Security No.: \_\_\_\_\_

Co-Applicant(s):

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Birth Date: \_\_\_\_\_

Social Security No.: \_\_\_\_\_

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.

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Spouse/Co-Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Signature: \_\_\_\_\_ Signature: \_\_\_\_\_

