



**HERITAGE**  
COOPERATIVE

**2026**  
**INPUT FINANCING**

September 1, 2025 – August 31, 2026

**NEW! EARLY ADVANTAGE****0%**  
**9/1/25-12/31/25**

0% interest on all purchases & prepays of  
Seed, Fertilizer, or Crop Protection through 12/31/25.  
No exceptions to purchase timing.

**PLATINUM****4% Under Prime Rate\***

- **100% Agronomy**  
Seed, Crop Nutrients, Crop Protection.  
Confirmed Seed Order Required by Jan. 15, 2026
- **100% Energy or 100% Grain**

Loan balance due January 25, 2027

**GOLD****2% Under Prime Rate\***

- **50% Seed**  
Confirmed Seed Order Required by Jan. 15, 2026
- **100% Crop Nutrients and  
100% Crop Protection**

Loan balance due January 25, 2027

**SILVER****Prime Rate\***

- **100% of two out of three  
Agronomy purchases**  
Seed, Crop Nutrients, Crop Protection

Loan balance due November 25, 2026

**BRONZE****Prime Rate Plus 3%\***

- **No purchase requirements**

Loan balance due November 25, 2026

**PLEASE NOTE: Application must be completed & approved prior to product purchase.****\*Rates as low as.****HOW TO APPLY**

Please complete the application and submit it along with any required supporting documents to **Heritage Cooperative, 59 Greif Pkwy, Delaware, OH 43015**. For a quicker and more convenient experience, you can also access the form through the Heritage Portal and submit your application online. If you apply online but don't upload all required supporting documents at the time of submission, we'll follow up with a secure link where you can upload any missing items.

**VISIT THE PORTAL**

# 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, 2025 through August 31, 2026. Due date for submitting an application is February 28, 2026.

## WHAT'S NEW THIS YEAR?

We've added a limited-time 0% interest offer to reward early decision-making:

- 0% interest on purchases made between September 1, 2025 and December 31, 2025
- Applies to prepay and invoiced purchases of seed, fertilizer, crop protection products, and other eligible items
- Designed to reward early prepay and fall application commitments
- Only purchases made during this promotional window qualify—no exceptions

## WHAT IS THE FINANCING RATE AFTER THE 0% PROMOTIONAL PERIOD?

Your financing rate from January 1, 2026, onward is based on the percent of your corn and soybean acres planted with Heritage-supplied seed. All seed orders must be confirmed by January 15, 2026. Rate tiers are as follows:

TIER	RATE	DUE DATE
Platinum	Prime minus 4%	January 25, 2027
Gold	Prime minus 2%	January 25, 2027
Silver	Prime	November 25, 2026
Bronze	Prime plus 3%	November 25, 2026

## 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.

## HOW IS MY PROGRAM ELIGIBILITY AND RATE DETERMINED?

Eligibility and rates are based on a combination of factors, including your committed purchase volume, confirmed seed orders, and creditworthiness. Final tier placement is determined by Heritage Cooperative following a full review of your application. Applicants who meet volume thresholds but present a higher credit risk may still be considered for financing at adjusted rates and/or conditions.

## ARE THERE SEED ORDER REQUIREMENTS?

Yes. To qualify for Platinum or Gold tier rates, a seed order must be placed by January 15, 2026, and any prepaid pricing must also be funded against your input account by that date. Placeholder orders do not qualify. Accounts will be reviewed in January to verify seed commitments. If a qualifying seed order is not placed and funded, your financing rate will be adjusted retroactively to the appropriate Silver or Bronze tier.

## 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 FINANCING DUE?

The Heritage Platinum and Gold tiers are due January 25, 2027. The Silver and Bronze levels are due November 25, 2026.

## WHAT IF I DON'T MEET THE SEED PURCHASE REQUIREMENT I COMMITTED TO?

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 and signed application including spouse
- Balance sheet
- 2024 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
- 2024 federal tax return - first 2 pages of 1040, Schedule 1 & F
- 1065 or 1120 including Schedule F



# 2026 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

Crop Nutrients

Fuel/DEF/  
Lubricants

Propane

Crop Protection

Seed

Other

## PROGRAM REQUESTED:

Heritage Platinum

Heritage Silver

Heritage Gold

Heritage Bronze

PLEASE NOTE: Program eligibility is evaluated using a range of criteria,  
including creditworthiness and confirmed purchase commitments.

## 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

*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



FINANCIAL INFORMATION

PLEASE NOTE: attach the first two pages of your 1040 and a copy of your Schedule F and Schedule 1. Also include Schedules 1065 and 1120, if applicable.

Account Name

First Name

Last Name

Anticipated Credit Needed

Acres Owned

Acres Rented

Years Farming

Previous Year's Farm Income  
2024 Schedule F, Line 9

ESTIMATED FARM INCOME

CROP	ACRES	EST. YIELD	TOTAL PROD.	PROD. USED FOR FEED	LAND-LORD'S SHARE	NET PROD.	INS. COVERAGE MPCI, CRC, ETC.		EXPECTED PRICE	CROP VALUE
							TYPE	%		
							TOTAL CROP VALUE			

Livestock Head No.	Type	Avg. Wt.	Est. Sales Date
Livestock Sales		Projected Income	
Government Program Payments		Statement: Crop Sales	
		Other Farm Income	

GROSS FARM INCOME

ASSETS Itemize on Schedule		LIABILITIES Itemize on Schedule	
1. Cash, Checking & Savings Accounts		1. 2025 Heritage Cooperative Financing	
2. Notes Recievable		2. Accounts Payable	
3. Livestock & Poultry		3. Credit Cards	
4. Crops (Growing)		4. Operations Loans to Financial Institutions	
5. Crops (Stored)		5. Other Current Debts	
6. Other Current Assets			
TOTAL CURRENT ASSETS		TOTAL CURRENT LIABILITIES	
7. Government Securities, Stocks, Bonds & Other Securities		6. Machinery Loans	
8. Real Property (XXXXXX Acres @ \$/Acre)		7. Car Loans	
9. Home & Buildings		8. Real Estate Mortgage Loans	
10. Motor Vehicles		9. Other Long-Term Debt	
11. Machinery & Equipment			
12. Other Long-Term Assets			
TOTAL LONG-TERM ASSETS		TOTAL LONG-TERM LIABILITIES	
TOTAL ASSETS		TOTAL LIABILITIES	



# 2026 INPUT FINANCING

## 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

First Name	Last Name		
Date Of Birth	SSN		
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