



HERITAGE[®]

Cooperative

Input Financing Program 2024

September 1, 2023 - August 31, 2024

Providing convenient credit for financing your crop inputs.

Finance Rate Levels

Heritage Platinum *4% Under Prime Rate*

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

Due January 31, 2025

Heritage Silver *Prime Rate*

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

Due November 30, 2024

Heritage Gold *2% Under Prime Rate*

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

Due January 31, 2025

Heritage Bronze *Prime Rate Plus 3%*

No purchase requirements

Due November 30, 2024

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, 2023 through August 31, 2024. Due date for submitting an application is March 15, 2024.

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 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, 2025. The Silver and Bronze levels are due November 30, 2024.

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
- 2022 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
- 2022 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

Terry Schreiner: 440-315-9178 - tschreiner@heritagecooperative.com



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AgraFinancial Services, Inc
P.O. Box 25, Vermilion, Ohio 44089
Email: megan.agrafinancial@gmail.com - Phone: 440-315-9176

THIS INFORMATION WILL BE HANDLED IN A HIGHLY CONFIDENTIAL MANNER.

HERITAGE COOPERATIVE AGRONOMIST: _____

<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	

Program Requested:

<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#: _____

<input type="checkbox"/> Individual
<input type="checkbox"/> Partnership
<input type="checkbox"/> Incorporated
<input type="checkbox"/> Single
<input type="checkbox"/> Married

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

Co-Applicant(s):	Co-Applicant(s):	Co-Applicant(s):
Name: _____	Name: _____	Name: _____
Title: _____	Title: _____	Title: _____
Address: _____	Address: _____	Address: _____
City, State, Zip: _____	City, State, Zip: _____	City, State, Zip: _____
_____	_____	_____
Birth Date: _____	Birth Date: _____	Birth Date: _____
Social Security No.: _____	Social Security No.: _____	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: _____


Customer Name _____


Anticipated Credit Needed _____ Acres Owned _____ Acres Rented _____

How many years have you been farming? _____ Previous year's farm income (2022 Schedule F, line 9) \$ _____

CROP PLANNING INFORMATION*

Crop	Acres	Estimated Yield	Total Production	(Less) Prod. Used for Feed	(Less) Landlord's Share	Net Production	Insurance Coverage		Expected Price	Total Crop Value
							MPCI, CRC, etc. Type	%		
									Total Crop Value	

FINANCIAL INFORMATION Please 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. 

Projected Income Statement: Crop Sales (See Crop Planning Information*)	
Plus: Livestock Sales	+
# Head _____ Type _____	
Avg. Wt. _____ Est. Sales Dates(s) _____	
Plus: Government Program Payments	+
Plus: Other Farm Income	+
 Equals Subtotal: Gross Farm Income	=

BALANCE SHEET If you would like to attach your most recent balance sheet you do not need to fill out the balance sheet section.

ASSETS (What I Own) (Itemize on Schedule)		LIABILITIES (What I Owe) (Itemize on Schedule)	
1. Cash, Checking and Savings Accounts	\$ _____	1. Heritage Cooperative Financing 2023	\$ _____
2. Notes Receivable	_____	2. Accounts Payable	_____
3. Livestock and Poultry	_____	3. Credit Cards	_____
4. Crops (Growing)	_____	4. Operation Loans to Financial Institutions	_____
5. Crops (Stored)	_____	5. Other Current Debts	_____
6. Other Current Assets	_____	6. Other Current Debts	_____
Total Current Assets	\$ _____	Total Current Liabilities	\$ _____
7. Government Securities, Stocks,	\$ _____	7. Machinery Loans	\$ _____
Bonds and Other Securities	_____	8. Car Loans	_____
8. Real Property (_____ Acres @ \$ _____/Acre)	_____	9. Real Estate Mortgage Loans	_____
9. Home & Buildings	_____	10. Other Long Term Debts	_____
10. Motor Vehicles	_____	11. Other Long Term Debts	\$ _____
11. Machinery & Equipment	_____	Total Long Term Liabilities	\$ _____
12. Other Long Term Assets	_____	Total Liabilities	\$ _____
Total Long Term Assets	\$ _____	Net Worth (Total Assets Less Total Liabilities)	\$ _____
Total Assets	\$ _____		