*DEALER CONDITIONS:*

# 2021 AMERICOT 0% FINANCE PROGRAM

**0% INTEREST FINANCING FOR ELIGIBLE GROWERS**

## 2021 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 theron | April 1, 2021 | 0% | 50 units | July 15, 2021 | January 15, 2022 |

## Offer Conditions

- Dealer must be an Authorized Americot Dealer to participate in the 0% Interest Financing Program.
- Grower must have a current Technology/Stewardship Agreement.
- All factory treatments applied to Eligible Products are eligible to be included.
- Grower must be pre-approved for Americot credit prior to Delivery Receipt and Invoice Submission Date and have a minimum order of 50 units of Eligible Product.

## Enrollment

- Americot Sales Representatives will have Credit Applications and Grower Credit Agreements for interested Growers.
- Credit Applications and signed Grower Credit Agreements must be submitted on or before April 1, 2021 and are approved at sole discretion of Americot.
- Dealer will receive written confirmation from Americot of Grower eligibility for the 2021 Americot 0% Finance Program and Grower's Credit Limit within ten (10) days of Americot's receipt of Grower's Credit Application and signed Grower Credit Agreement.
- The amount of a Grower's Eligible Product purchases that Dealer may assign to the 2021 Americot 0% Finance Program is limited to the Credit Limit designated by Americot.
- Dealers will receive a list indicating all 2020 Americot 0% Finance Program participants in good standing with the enrollment status for the 2021 season. Pre-approvals are subject to 2020 account balance being paid according to terms.
- Online forms are available via www.americot.com/programs.
- Information regarding status of Grower's Credit Application, credit approval, and applicable credit line can be requested via email to credit@americot.com.

## Purchase Reporting

- The required Delivery Receipt and Invoice information must be submitted to Americot by July 15, 2021 to obtain program credit. Submission should be made via email to credit@americot.com with Grower's name included in subject line of email.
- Signed Delivery Receipts and Invoices must contain:
  - Grower name as was submitted on Grower Credit Application
  - Grower Address
  - Grower Account Number
  - Products & Quantity
  - Pricing Detail
  - Grower Signature
  - Dealer Name

  Must be retained for a period of three (3) years and made available to Americot for inspection, upon request.
- Upon finance approval and confirmation of Delivery Receipt and Invoice, Dealer will receive a credit on Dealer's account for the approved Grower's Eligible Product purchase.
- Dealer will be responsible for reporting the Grower Sales via Data Dimensions at the end of the season.
- 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.

## Dealer Chargeback for Delinquent Grower Account

- In the event Grower fails to pay outstanding balance on or before Grower Payment Deadline, Dealer will be charged back and invoiced (and/or set off against any outstanding balance owed to Dealer by Americot) any Rebate received for Grower Sales through the Americot 0% Finance Program.
- Charge backs not paid in full within thirty (30) days of invoice, shall be subject to a finance charge equal to 1.5%.

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