

**DEALER CONDITIONS:**

# 2024 AMERICOT 0% FINANCE PROGRAM

**0% INTEREST FINANCING FOR ELIGIBLE GROWERS IN SEED DROP ZONE E**

## 2024 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 thereon	April 1, 2024	0%	50 units	July 15, 2024	February 15, 2025

### 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, 2024 and are approved at sole discretion of Americot.
- Dealer will receive written confirmation from Americot of Grower eligibility for the 2024 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 2024 Americot 0% Finance Program is limited to the lesser of total MSRP for Eligible Product purchases or the Credit Limit designated by Americot.
- Dealers will receive a list indicating all 2023 Americot 0% Finance Program participants in good standing with the enrollment status for the 2024 season. Pre-approvals are subject to 2023 account balance being paid according to terms.
- Online forms are available via [www.americot.com/programs](http://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](mailto:credit@americot.com).

### Purchase Reporting

- The required Delivery Receipt and Invoice information must be submitted to Americot by July 15, 2024 to obtain program credit. Submission should be made via email to [credit@americot.com](mailto: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 and/or Crop Loss Program Refunds will be applied to the Grower's Americot account if any seed was purchased under the Americot 0% Finance Program.
- Dealer shall report seed returns which were originally financed under the Americot 0% Finance Program on or before July 15 so that refunds will be applied to Grower's Americot account. Americot will not finance returned seed; and, Dealer will be obligated for finance charges equal to 1.5% per month on any improper credits made to Dealer's account for returns not properly allocated.

### 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% per month.