



DEALER CONDITIONS:

2025 AMERICOT FINANCE PROGRAM

FINANCING FOR ELIGIBLE GROWERS IN SEED DROP ZONE E

2025 FINANCE OFFER

Eligible Product	Credit Application Deadline	Interest Rate	Transaction Fee	Min. Purchase Requirement	Delivery Receipt/ Invoice Submission Deadline	Grower Payment Deadline
NexGen® Cotton Seed and Factory Treatments applied thereon	April 1, 2025	0%	2%	50 units	July 15, 2025	February 15, 2026

Offer Conditions

- Dealer must be an Authorized Americot Dealer to participate in the Financing Program.
- Grower must have a current Bayer® 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, 2025 and are approved at sole discretion of Americot.
- Dealer will receive written confirmation from Americot of Grower eligibility for the 2025 Americot 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 2025 Americot 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 2024 Americot Finance Program participants in good standing with the enrollment status for the 2025 season. Pre-approvals are subject to 2024 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, 2025 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 and/or Crop Loss Program Refunds will be applied to the Grower's Americot account if any seed was purchased under the Americot Finance Program.
- Dealer shall report seed returns which were originally financed under the Americot 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 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.