



Channel[®]
SeedsmanShip At Work[™]

2019 HARVESTPLAN 0% INTEREST

PROGRAM & FINANCING APPLICATION



2019 HarvestPlan 0% Interest Financing Program

SEED 0% INTEREST FINANCING PROGRAM

Program Eligibility

- » Growers must have an active Monsanto Technology/Stewardship Agreement (MTSA).
- » The maximum eligibility amount will be determined based on the information supplied on the credit application.
- » Minimum amount to finance is **\$2,500**.
- » Please see your Channel Seedsman for specific requirements.
- » Enroll by March 31, 2019.

Interest Rate — 0%

Grower Due Date — November 25, 2019

Program Highlights

Interest Rate

This year the interest rate for growers using the Seed 0% program is 0% through the due date, if you sign up (application received) by March 31, 2019.

Early Cash Discount and Financing Options

Grower can participate in Early Cash Discount and one financing option for seed purchases but not on the same dollar amount or the same unit of seed. All herbicide financing must go through the John Deere offer. Please see your Channel Seedsman about herbicide financing.

Grower Due Date

Purchases made under the Seed 0% Interest Financing Program are due on or before **November 25, 2019**. If the account is not paid in full by the due date, finance charges will be assessed on the account beginning November 26, 2019. Finance charges will be assessed equal to the lesser of **18%** annual percentage rate (**1.5% per month**), or the maximum allowable by law on the account balance remaining at the end of each month.

Please Note: Cash discounts and John Deere Financial are not eligible to be used for payment of Seed 0% Interest Financing Program.

2019 HarvestPlan 0% Interest Financing Program

Enrollment Process/Correspondence/Questions

All 2018 participants in good standing will receive a letter with enrollment status for the 2019 season. Pre-approvals are subject to 2018 account balance being paid according to terms. If you participated last year and are unsure of your status, please contact your Channel Seedsman. Applications, financing agreements and any other required documents or inquiries need to be submitted to the following:

Grower Financing

800 North Lindbergh Blvd.
Mail Stop B2NB
St Louis, MO 63167

Toll Free: 1-800-335-2676, Option 2
Fax: 314-694-2243
Email: credit.app@channel.com

Approval Process

A credit specialist will review your financing application and make a determination of the approved credit line within 30 days of receipt of complete information on your financing application. The average turnaround time on financing applications is 10 business days, if the application is filled out completely and correctly. If additional information is required, the credit specialist will contact the grower directly. Once a decision has been made, the grower will be notified in writing of the credit decision and the applicable assigned credit line. The Seedsman and sales representative will have access to all grower account status information via an online reporting tool.

Increasing Credit Lines

To increase your credit line after the initial application, please contact your Channel Seedsman, sales representative or the Grower Financing team. The increased credit line must be approved **prior** to delivery of product in order to be eligible for the program.

Statements

Upon settlement but no later than August, the customer will receive a statement showing the amount due and the due date. Monthly statements will be mailed until the account has been paid in full.

Payments

Seed 0% accounts are due in full by **November 25, 2019**. The check should clearly identify the account name, account number and Seed 0% payment. Payments should be sent directly to:

Mailing Address:

Channel
P.O. Box 204092
Dallas, TX 75320-4092

Overnight Address:

Lockbox Services
#204092
Channel
2975 Regent Blvd
Irving, TX 75063
Phone Number:
800-289-3557
(If required by the
carrier for delivery)

Electronic Payment:

Please login to your
Channel.com account
to access this payment
option

Check by Phone:

This option is free
of charge. Please
contact the Credit
Department at
800-335-2676 Opt. 2

2019 HarvestPlan 0% Interest Financing Application For credit lines under \$100,000

**Application must be received and credit line established before delivery of seed.
An incomplete application will delay credit review — all fields required.**

By signing an application and an agreement for one of Monsanto's Seed 0% Interest Financing Programs (HarvestPlan, FarmerSelect or FarmFlex) you are automatically enrolled in the other programs and covered under the other agreements if you decide to purchase under those programs. The approved credit limit applies to combined purchase amounts for all Seed 0% Interest Financing Programs.

Operation Type (Check one) <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Cooperative <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Corporation Proprietorship: Owner must sign application Partnership: A general partner must sign application Corp., LLC, or Coop: Authorized officer must sign application			
Applicant Name		Date of Birth	SS# (Required) AND FEIN # (if applicable)
Legal Business Name			
Mailing Address		Monsanto Technology License # (Required)	Years in Business
City/State/Zip		Email Address	
Phone # & Cell Phone #		DSM Name	
Requested Credit Limit \$ _____ (IF UNKNOWN, PLEASE USE ESTIMATE)			
Have you ever been in bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No		Year Filed/Chapter/Discharge Date	Do you have any unsatisfied judgments? <input type="checkbox"/> Yes <input type="checkbox"/> No

CURRENT FINANCIAL CONDITION *(Must be completed in full)*

Bank Reference/Primary Lender

Trade Reference

Name		Name	
City, State		City, State	
Contact		Contact	
Phone	Fax	Phone	Fax

IF REQUESTING \$50,000 OR GREATER PLEASE ATTACH CURRENT BALANCE SHEET (Less than 1 year old)

The undersigned authorizes Channel Bio, LLC, a division of Monsanto Company ("Channel") to give or obtain credit information and Grower releases and holds harmless Channel and any lender or grantor of credit information from any and all claims or causes of action that may arise relating to the use or transfer of this credit information. The undersigned declares that all information is correct to the best of their knowledge.

USA PATRIOT ACT — Customer Identification Program — Enacted to help the government fight the funding of terrorism and money laundering activities. Federal law requires all financial institutions to obtain, verify and record information that identifies each person who applies for a loan. When you apply for a loan, we ask you for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Grower Signature *(Required)*

Date

Co-Applicant Signature

Date

The person signing below ("Grower") agrees to pay Channel Bio, LLC, a division of Monsanto Company ("Channel") for the Channel seed products that Grower has purchased from Channel and seed treatment products that the grower has purchased from the Seedsman and the Seedsman has assigned to Channel pursuant to the terms of the current Seed 0% Interest Financing Program. The Grower agrees to finance a minimum \$2,500 under the Seed 0% Interest Financing Program. The amount of Grower's purchases under the Seed 0% Interest Financing Program from Channel is limited to the Grower's credit limit approved. **Channel may change or withdraw that credit limit at anytime, except to the extent seed that has already been delivered to Grower within the Grower's former credit limit.** Should Channel change or withdraw the credit limit, Grower is still responsible for any amount financed prior to the change or withdrawal. Grower will provide to Channel financial information whenever Channel requests it. If Channel sends the grower a notice that it has denied credit the grower may be required to pay for the order in cash prior to delivery. Channel may, without notice to Grower, set off any payments Grower has made to Monsanto or its subsidiaries or any money Monsanto or its subsidiaries may owe Grower against any of Grower's accounts with Monsanto or any of its subsidiaries.

Grower agrees to pay Channel according to the terms of the Seed 0% Interest Financing Program for the applicable year. Grower acknowledges that an active Monsanto Technology/Stewardship Agreement (MTSA) must be obtained in order to participate in the Seed 0% Interest Financing Program. If Grower has not received a copy of the current year's Seed 0% Interest Financing Program or needs an additional copy, Grower may obtain a copy of the current year terms from the Channel website or Seedsman or calling the Channel credit department at 1-800-335-2676.

AMOUNT DUE: Grower will pay the "Total Due" on the Delivery Receipt, Statement or on the Invoice the Seedsman provides to the grower in full by November 25, 2019. If payment is made after that date it will include interest to the date of payment in full. Cash discounts and John Deere Financial are not eligible to be used for payment of Seed 0% Interest Financing Program.

APPLICABLE TO DEALER BUSINESS MODEL ONLY (Farm Flex and Farmer Select): As part of these financing program, Monsanto/Regional Brands credits the Dealer the amount the Grower owes the Dealer, and then the Grower pays Monsanto/Regional Brands that amount by November 25, 2019. If Monsanto/Regional Brands delivers a notice to the Grower that it has denied a request for Financing, Grower shall pay Dealer directly instead of paying Monsanto/Regional Brands.

CHANNEL SEEDSMAN BUSINESS MODEL (HarvestPlan): The Seedsman will not be credited. The grower terms upon approval of their financing application and agreement, and for purchases made through their Seedsman, will be changed from July 25, 2019 to November 25, 2019 after the Seedsman submits the appropriate documents/transactions for their financing approved grower. Grower payment must be remitted to Channel.

Grower agrees to pay Channel for the eligible products purchased directly from the Seedsman on the due dates provided in the Program and/or Agreement. Grower agrees that any failure of Seedsman to perform its obligations under the Program, shall not relieve Grower of its obligation to repay the financed amount as required by this Agreement. Grower further agrees that Channel shall have no liability to Grower arising from any acts or omissions of Seedsman in connection with the Program.

SEED DELIVERIES: Dealer/Seedsman is required to obtain a signed confirmation of delivery to indicate transfer of ownership to the customer. This signed delivery receipt must be retained by Dealer/Seedsman for three (3) years. If the Dealer/Seedsman is unable to produce a signed copy of the delivery receipt during the collection process, Monsanto/Regional Brands/Channel may, at its discretion, hold the Dealer/Seedsman fully responsible to cover the current balance owed by the past due customer account. This would result as a charge against the Seedsman compensation or an invoice to the Dealer/Seedsman in the case of termination.

Dealer, Seedsman and Grower agree that only those Eligible Products that the Grower has purchased directly from Dealer/Seedsman will qualify for financing under the Program. No other products or services offered by Dealer/Seedsman to the Grower shall be eligible for financing under the Program.

ASSIGNMENT AND GOVERNING LAW: By signing below, Grower consents to assignments of Grower's account with the Seedsman (seed treatment) and agrees to send payment directly to the address specified by Channel. This Agreement shall be governed by the laws of the State of Missouri. Venue shall be laid in the Circuit Court of St. Louis County, Missouri.

DEFAULT: If Grower fails to pay for an order plus the applicable interest, if any, in full on or before the Scheduled Due Date, Grower shall pay Channel (i) the "Total Due" shown on the Delivery Receipt or Invoice plus the applicable interest, (ii) a default charge starting the day after Scheduled Due Date at the rate published in the Seed 0% Interest Financing Program on that "Total Due" plus accrued interest, and (iii) reasonable attorneys' fees, collection agency fees and court costs incurred by Channel in the event it is necessary to obtain assistance in collecting.

By signing an application and an agreement for one of Monsanto's Seed 0% Interest Financing Programs (HarvestPlan, FarmerSelect or FarmFlex) you are automatically enrolled in the other programs and covered under the other two agreements if you decide to purchase under those programs. The approved credit limit applies to combined purchase amounts for all Seed 0% Interest Financing Programs.

Grower Signature	Date	Co-Applicant Signature	Date
Grower Print Name	Date	Co-Applicant Print Name	Date
Seedsman Name	Seedsman #	City, State, Phone #	

Send Completed Application to: Grower Financing / 800 N. Lindbergh Blvd. / Mail Stop B2NB / St. Louis, MO 63167 / or Fax to 314-694-2243 / credit.app@channel.com



2019 HarvestPlan 0% Interest Financing Application For credit lines over \$100,000

**Application must be received and credit line established before delivery of seed.
An incomplete application will delay credit review — all fields required.**

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Operation Type (Check one) <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Cooperative <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Corporation Proprietorship: Owner must sign application Partnership: A general partner must sign application Corp., LLC, or Coop: Authorized officer must sign application				
Applicant Name		Date of Birth	SS# (Required) AND FEIN # (if applicable)	
Legal Business Name				
Mailing Address		Monsanto Technology License # (Required)	Years in Business	
City/State/Zip		Email Address		
Phone # & Cell Phone #		DSM Name		
Requested Credit Limit \$ _____ (IF UNKNOWN, PLEASE USE ESTIMATE)				
Have you ever been in bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No		Year Filed/Chapter/Discharge Date	Do you have any unsatisfied judgments? <input type="checkbox"/> Yes <input type="checkbox"/> No	
CURRENT FINANCIAL CONDITION <i>(Must be completed in full)</i>				
INCOME			Who financed your seed purchases last year?	
Gross Farm	Net Farm	Other	Company Name	
			Contact	Phone
LAND				
Acres Owned	Acres Farmed	Corn Acres	Soybean Acres	Other Acres
Bank Reference/Primary Lender			Trade Reference	
Name			Name	
City, State			City, State	
Contact			Contact	
Phone	Fax	Phone	Fax	
PLEASE ATTACH CURRENT FINANCIALS <i>(Less than 1 year old)</i>			IF REQUESTING \$250,000 OR GREATER	
IF REQUESTING \$100,000 to \$249,999 Required: Current Balance Sheet			Required: Current Balance Sheet, Current Income Statement, and Latest Income Tax Return	

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USA PATRIOT ACT — Customer Identification Program — Enacted to help the government fight the funding of terrorism and money laundering activities. Federal law requires all financial institutions to obtain, verify and record information that identifies each person who applies for a loan. When you apply for a loan, we ask you for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Grower Signature *(Required)*

Date

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Date

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