

# Loyalty = Less Interest

September 2018–August 2019

# 2019

# Input Financing Program



**CENTERRA**  
CO-OP

This financing program allows **approved customers** to carry all eligible charges for fall, spring and summer crop inputs with Centerra Co-op. Purchases eligible for this program are seed, fertilizer, chemicals, agronomy services, liquid fuel and propane. Purchases must be made between September 1, 2018 - August 31, 2019.

PROGRAM	INTERESTRATE	REQUIREMENTS
✓ <b>Partner</b>	<b>7%</b>	25-75% agronomy needs purchased from Centerra Co-op
✓ <b>Partner Plus</b>	<b>5%</b>	75% agronomy needs purchased from Centerra Co-op
✓ <b>Loyalty</b>	<b>4%</b>	100% agronomy needs purchased from Centerra Co-op
✓ <b>Loyalty Plus</b>	<b>2%</b>	100% agronomy and 100% grain

#### **FINANCING RATE**

Your finance rate is determined by the percent of inputs purchased from Centerra. Your financing rate may be adjusted if you do not purchase the percentage of inputs and grain from Centerra as indicated on the original application.

#### **WHEN DO FINANCE CHARGES BEGIN?**

Finance charges are calculated from the first day of the month following purchase.

#### **DUE DATE ON LOAN BALANCE**

**January 15, 2020**

#### **PAPERWORK NEEDED TO APPLY**

Application, balance sheet, note, contract, crop lien and an assignment of indemnity on crop insurance will be required.

#### **APPLICATION DEADLINE**

Application must be received by **MARCH 15, 2019**. No products can be charged on this program until the application is approved. All applications need to be mailed to:

Centerra Co-op  
 Attn: Credit Department  
 813 Clark Ave.  
 Ashland, Ohio 44805

#### **QUESTIONS?**

For more information contact **Deb Froelich at 419-207-3654 or Roxanne Soltis at 440-632-1192 x2226**



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813 Clark Avenue • Ashland, Ohio 44805 • 419/281-2153

### THIS INFORMATION WILL BE TREATED IN A CONFIDENTIAL MANNER

INDIVIDUAL  
 PARTNERSHIP  
 INCORPORATED

PROGRAM REQUESTED:  
 PARTNER  
 PARTNER PLUS  
 LOYALTY  
 LOYALTY PLUS

PLEASE CHECK WHICH PRODUCTS YOU WOULD LIKE TO PLACE ON THE PROGRAM:

SEED                       PROPANE  
 FERTILIZER               AGRONOMY SERVICES  
 CHEMICALS               GRAIN, BUY/SELL  
 LIQUID FUELS              \_\_\_\_\_

AGRONOMIST \_\_\_\_\_

*Please print and completely fill out all information blanks so we may properly process your request.*

NAME \_\_\_\_\_ ACCOUNT# \_\_\_\_\_

SPOUSE NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

PHONE \_\_\_\_\_ CELL \_\_\_\_\_ COUNTY \_\_\_\_\_

SOCIAL SECURITY NO. \_\_\_\_\_ BIRTH DATE \_\_\_\_\_

SPOUSE SOCIAL SECURITY NO. \_\_\_\_\_ BIRTH DATE \_\_\_\_\_

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

NAME	TITLE	ADDRESS	CITY, STATE, ZIP CODE	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. A \$100 loan processing fee will apply.

APPLICANT'S SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

SPOUSE/COSIGNER SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_

NAME \_\_\_\_\_

AMOUNT OF CREDIT NEEDED \_\_\_\_\_ ACRES OWNED \_\_\_\_\_ ACRES RENTED \_\_\_\_\_

HOW MANY YEARS HAVE YOU BEEN FARMING? \_\_\_\_\_

PREVIOUS YEAR'S FARM INCOME (2017 SCHEDULE F, LINE 9) \_\_\_\_\_

**A. CROP PLANNING INFORMATION**

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

**B. FINANCIAL INFORMATION** *If you attach Schedule F of your tax return, no need to complete section B.*

Projected Income Statement: Crop Sales (See Crop Planning Information)		
Plus: Livestock & Dairy Sales		+
Plus: Government Program Payments, Crop Insurance & Other Farm Income		+
Equals Subtotal: Gross Farm Income		=
Less: Farm Operating Expenses		-
Plus: Non-Farm Income		+
Equals Total: Net Earnings		=

**C. BALANCE SHEET** *If you attach current balance sheet, no need to complete section C.*

**Must be filled out completely.**

Assets (Itemize on Schedule)			Liabilities (Itemize on Schedule)	
1. Cash, Checking & Savings Accounts.....		\$ _____	1. Accounts Payable.....	\$ _____
2. Accounts Receivables.....		_____	2. Credit Cards.....	_____
3. Livestock	No. of Head	Value	3. Operation Loans.....	_____
a. Dairy Cows	_____	_____	Due Date _____	
b. Heifers	_____	_____	4. Interest & Taxes Due.....	_____
c. Calves	_____	_____	5. Other Current Debt.....	_____
d. Steers	_____	_____	6. Machinery Loans.....	_____
e. Hogs	_____	_____	7. Vehicle Loans.....	_____
		Total Livestock	8. Real Estate Loans.....	_____
4. Crops (growing) .....		_____	9. Oter Long Term Debt.....	_____
5. Crops (stored) .....		_____		
6. Real Property (____Acres \$_____/Acre)		_____	<b>Total Liabilities</b>	\$ _____
7. Motor Vehicles .....		_____	Net Worth (Total Assets Less Total Liabilities)	\$ _____
8. Machinery & Equipment.....		_____		
9. Stocks, Bonds, Government Securities, Life Insurance (cash value).....		_____		
10. Other Assets.....		_____		
		<b>Total Assets</b>		
		\$ _____		