





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, 2020 - August 31, 2021. **Applicants must apply every year for this program.**

PROGRAM	FINANCE CHARGE	REQUIREMENTS
 Partner	7%	25-75% agronomy needs purchased from Centerra Co-op
 Partner Plus	5%	75% agronomy needs purchased from Centerra Co-op
 Loyalty	4%	100% agronomy needs purchased from Centerra Co-op
 Loyalty Plus	2%	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, 2022

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, 2021**. 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 419-207-3663**



CENTERRA
CO-OP

Loyalty = Less Interest

2021

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

**THIS INFORMATION WILL BE TREATED IN A CONFIDENTIAL MANNER
ANNUAL RENEWAL REQUIRED.**

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 _____ YEARS FARMING _____
 AMOUNT OF CREDIT NEEDED _____ ACRES OWNED _____ ACRES RENTED _____
 PREVIOUS YEAR'S FARM INCOME (2019 SCHEDULE F, LINE 9) _____
 DO YOU CARRY CROP INSURANCE? _____ COMPANY NAME _____
 AGENT _____ PHONE _____ EMAIL _____

A. CROP PLANNING INFORMATION

Must be filled out completely.

Crop	Acres	Estimated Yield	Total Production	(Less) Prod. Used For Feed	(Less) Landlord's Share	Net Production	Insurance Coverage MPC, 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)		_____	Total Liabilities	\$ _____
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.....		_____		
		Total Assets		
		\$ _____		