

2020 Fixed 0% Interest Financing Application and Agreement



(Monsanto Company, a subsidiary of Bayer, and all the Bayer Brands discussed herein)

Program Eligibility

- Farmers must have an active Technology/Stewardship Agreement (TSA) and Dealers must have an active Dealer Agreement
- The maximum eligibility amount will be determined based on the information supplied on the financing application
- Minimum amount to finance is \$2,500
- Paper applications must be received by March 31, 2020
- All Gold Country branded Alfalfa, Corn, or Soybean seed is eligible under program
- Farmer can participate in Early Cash Discount and one financing option for purchases but not on the same dollar amount or the same unit of seed. Early Cash Discounts and John Deere Financial are not eligible to be used for payment of the Fixed 0% Interest Financing Program
- If the account is not paid in full by the due date, default late fees equal to the lesser of 18% annually or the maximum allowable by law will be charged on the account balance remaining at the end of the month

Interest Rate — 0% Farmer Due Date — November 25, 2020

Requested Credit Limit

Required Information

Up to \$50,000 ¹	Complete Pages 2 - 4
\$50,001 - \$250,000 ¹	Complete Pages 2 - 5
\$250,001 and Above ¹	Complete Pages 2 - 5 Attach most recent income statement ² Attach most recent tax return ²

¹ Monsanto Company/Bayer Crop Science reserves the right to request additional information if necessary.

² Financial information must be less than 1 year old.

When, Where, and How to Send Payment?

Fixed 0% Interest Financing accounts are due in full by November 25, 2020. The check should clearly identify the account name, account number and Fixed 0% Interest Financing payment. Payments should be sent directly to:

Mailing Address	Overnight Address	Wire/ACH Transfers
Gold Country Seed P.O. Box 1450, NW 6415 Minneapolis, MN 55485-6415	Lockbox Services #6415 Gold Country Seed 1801 Parkview Drive, 1 st Floor Shoreview, MN 55126 Phone Number: 1-800-289-3557	Wells Fargo ABA 121000248 Account# 4133764498 Account Name: Gold Country Seed Wire Detail: Customer Name and Account #

Electronic Payment

Not Applicable

Check by Phone

Please contact the Credit Department
at 1-800-335-2676, Option 2.

2020 Fixed 0% Interest Financing Application and Agreement



2020 Fixed 0% Interest Financing Application and Agreement For All Requested Credit Limits

Application and agreement must be received and credit limit approved before the delivery of seed.
An incomplete application will delay the credit review – all fields marked with an asterisk (*) are required for a complete application.

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		
<small>Proprietorship: Owner must sign application Partnership: General partner must sign application Coop., LLC, or Corp.: Authorized officer must sign application</small>		
General Information		
*Individual's First Name	*Individual's Last Name	*Date of Birth
		*Social Security#
*Organization's Legal Name		*Federal Tax ID# (If Applicable)
		Date of Incorporation
Doing Business As	*Technology/Stewardship Agreement#	
	Years of Doing Business	
*Applicant's Phone#	Email Address	
*Applicant's Physical Address		
*City	*State	*Zip Code
*Requested Credit Limit (\$)		
Applicant's Mailing Address or PO Box (if different from Physical Address)		
City	State	Zip Code
Co-Applicant Information		
Individual's First Name	Individual's Last Name	Date of Birth
		Social Security#
Physical Address		
City	State	Zip Code
Phone#	Email Address	
Doing Business As	Years of Doing Business	
Financial Information		
*Primary Financial Institution	*City	*State
*Has the individual or entity ever been in Bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No	Year Filed/Chapter/Discharge Date	*Any unsatisfied judgements? <input type="checkbox"/> Yes <input type="checkbox"/> No

X _____
Individual's signature (required)

X _____
Printed Name (required)

Date _____

X _____
**Primary Owner's signature (required Coop., LLC, or Corp.)

X _____
Printed Name (required)

Date _____

X _____
Co-Applicant's signature

X _____
Printed Name (required)

Date _____

** Required in addition to the signature on behalf of the Organizational Applicant above. Responsible for all transactions arising under Fixed 0% interest account.

2020 Fixed 0% Interest Financing Application and Agreement



The individual signing this document (hereinafter Farmer), in addition to the listed Proprietorship, Partnership, Cooperative, Limited Liability Company, or Corporation listed on the Fixed 0% Interest Financing application and agreement authorizes Monsanto Company ("Monsanto")/ Bayer Crop Science ("Bayer") to give or obtain credit information, and Farmer releases and holds harmless Monsanto/Bayer 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.

By applying for credit, the individual signing this document, in addition to the listed Proprietorship, Partnership, Cooperative, Limited Liability Company, and Corporation gives consent to Monsanto/Bayer receiving the individual's Social Security# (SSN) and other information, using it, and disclosing it. SSN's are used to help identify the individual or entity's transactions and obtain credit information (history and score) and reports.

Monsanto/Bayer limits access to only our Credit Department and prohibits disclosures except as may be necessary to confirm or provide information to credit agencies about the individual's or entity's creditworthiness. Personal information, such as contact information, is used to process transactions, maintain accounts on our website, and to communicate with credit rating agencies. These agencies, and all entities (such as banks, shipping companies, payment processors, infrastructure supporters, legal, financial advisors, and auditors) may be contacted about the individual or entity to receive information about financing transactions and have signed confidentiality provisions acknowledging they are not to disclose any confidential information except as needed.

Monsanto/Bayer will not sell personal information but will safeguard confidentiality and data security. Monsanto/Bayer may keep information even if the individual or entity ceases to be our customer, to comply with laws and our records management program, or to exercise the right to protect our business. The individual or entity approved under this Program agrees to notify Monsanto/Bayer if any of the information requested on the application changes. The undersigned and entity mentioned release and hold harmless Monsanto/Bayer and any lender or provider 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 and entity irrevocably consent for Monsanto/Bayer to obtain credit information from credit reports and other sources, for any legitimate business purpose. The undersigned and entity also irrevocably consent to be contacted according to the contact information provided on this form or any version hereafter. The undersigned declares all information the undersigned and entity has supplied 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 companies to obtain, verify and record information that identifies each person who applies for a loan. When applying for a loan, we ask for a name, address, date of birth and other information that will allow us to identify the applicant. We may also ask to see a driver's license or other identifying documents.

The amount of the Farmer's or their Company's (hereinafter "Farmer's") purchases under the Fixed 0% Interest Financing Program from Monsanto/Bayer is limited to the Farmer's approved credit limit. Monsanto/Bayer may change or withdraw that credit limit at any time, for any lawful reason, except to the extent seed or seed treatment has already been delivered to Farmer within the Farmer's former credit limit. Should Monsanto/Bayer change or withdraw the credit limit, Farmer is still responsible for any amount financed prior to the change or withdrawal. Farmer will provide to Monsanto/Bayer financial information whenever Monsanto/Bayer requests it. If Monsanto/Bayer sends the Farmer a notice that it has denied credit, the Farmer may be required to pay for the order in cash prior to delivery. Monsanto/Bayer may, without notice to Farmer, set off any payments Farmer has made to Monsanto/Bayer or any money Monsanto/Bayer may owe Farmer against any of Farmer's accounts with Monsanto/Bayer.

Farmer agrees to pay Monsanto/Bayer according to the terms of the Fixed 0% Interest Financing Program for the applicable year. Farmer acknowledges that an active Technology/Stewardship Agreement (TSA) must be obtained in order to participate in the Fixed 0% Interest Financing Program. If the Farmer has not downloaded a version of the current year's Fixed 0% Interest Financing Program terms and conditions or needs an additional copy, the Farmer may contact the Credit department at 1-800-335-2676, Option 2.

AMOUNT DUE: Farmer will pay the "Total Due" shown on the Statement in full by November 25, 2020. If payment is made after that date it will include default late fees until the date of payment in full. Cash discounts and John Deere Financial are not eligible to be used for payment of Fixed 0% Interest Financing Program.

APPLICABLE TO DEALER BUSINESS MODEL ONLY – As part of this Fixed 0% Interest Financing program, Monsanto/Bayer credits the Dealer the amount the Farmer owes the Dealer, and then the Farmer pays Monsanto/Bayer that amount by November 25, 2020 or the due dates provided on the marketing collateral.

However, if Monsanto/Bayer delivers a notice to the Farmer it has denied the Farmer's request for financing, Farmer shall pay Dealer directly instead of paying Monsanto/Bayer. Pursuant to the Program, upon receipt of Monsanto/Bayer's approval of a Farmer's financing request, Dealer shall promptly credit Farmer's account with Dealer for the amount financed, and Dealer shall not collect or attempt to collect from Farmer any invoice that has been paid by Monsanto/Bayer pursuant to the Fixed 0% Interest Financing program. Farmer agrees that any failure of Dealer to perform its obligations under the Program, including without limitation, Dealer's failure to properly credit Farmer's account with Dealer, shall not relieve Farmer of its obligation to repay the financed amount as required by this Agreement. Farmer further agrees that Monsanto/Bayer shall have no liability to Farmer arising from any acts or omissions of Dealer in connection with the Program.

APPLICABLE TO CHANNEL SEEDSMAN BUSINESS MODEL ONLY: Farmer payment must be remitted to Channel. The Seedsman will not be credited. The Farmer's terms upon approval of their financing application and agreement, for purchases made through their Seedsman, will be changed from July 25, 2020, to November 25, 2020, after the Seedsman submits the appropriate documents/transactions for their financing approved Farmer.

Only the seed and seed treatment brands listed above will qualify for financing under the Program. No other products or services offered shall be eligible for financing under the Program.

APPLICABLE TO OUTCOME BASED PRICING BUSINESS MODEL ONLY: If you have agreed to any of the four options under an Outcome Based Pricing Agreement, then after your crop yield is determined, you may be billed (or paid) a performance or profit-sharing fee. If you are billed for such a fee, it is not financeable, and is due per terms of the invoice. All purchasers under the Outcome Based Pricing Business Model may be required to fill out this Credit application, even if they are not currently planning to finance their purchases under this Model.

BUSINESS FINANCING: The Fixed 0% Interest Financing Program will be used to finance inputs for the farming business, and not for any personal, family, or household purposes.

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ASSIGNMENT AND GOVERNING LAW: By signing below, Farmer consents to assignments of Farmer's account with the dealer and agrees to send payment directly to the address specified by Monsanto/Bayer. 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 or in any state where the Farmer resides or owns property, at election of Monsanto/Bayer.

DEFAULT: If Farmer fails to pay for an order in full on or before the Scheduled Due Date, Farmer shall pay Monsanto/Bayer (i) the "Total Due" shown on the Statement, (ii) a default late fee equal to the lesser of 18% annually, or the maximum allowable by law on the account balance remaining at the end of each month, and (iii) reasonable attorneys' fees, collection agency fees and all costs to collect incurred by Monsanto/Bayer if it is necessary to obtain assistance in collecting.

By signing the application and agreement, and if approved, the individual is covered for all of Monsanto/Bayer's Fixed 0% Interest Financing applications and agreements. The approved credit limit applies to combined purchase amounts for all Fixed 0% Interest Financing Programs

X _____ Individual's signature (required)	X _____ Printed Name (required)	Date _____
X _____ Primary Owner's signature (Coop., LLC, or Corp.)	X _____ Printed Name (required)	Date _____
X _____ Co-Applicant's signature	X _____ Printed Name (required)	Date _____
X _____ Dealer Name	X _____ Dealer SAP ID	X _____ City, State, Zip
		Phone _____

If requesting a credit limit \leq \$50,000, STOP HERE!

If requesting a credit limit $>$ \$50,000, please continue to page 5.

Mail completed application to:
Grower Financing
800 N. Lindbergh Blvd.
Mail Stop B2NB
St. Louis, MO 63167

Fax completed application to:
314-694-2243
(Grower Financing)

Email completed application to:
credit.app@farmer-select.com

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Balance Sheet template must be received for requests greater than \$50,000 before the delivery of seed.

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*Individual/Organization Legal Name		*Balance Sheet (As of Date)	
Current Assets		Current Liabilities	
Cash		Accounts Payable	
Inventories		Accrued Interest	
Receivables		Short-term Liabilities	
Other Current Assets		Other Current Liabilities	
*Total Current Assets		*Total Current Liabilities	
Non-Current Assets		Non-Current Liabilities	
Land, Building, and Equipment		Long-term Borrowings	
Other Non-Current Assets		Other Non-Current Liabilities	
*Total Non-Current Assets		*Total Non-Current Liabilities	
		*Total Liabilities	
		Equity	
		*Equity	
*Total Assets		*Total Liabilities & Equity	

Current Financial Condition

*Legal Business Name		* Contact Name	
		* Phone	
Bank Reference		Trade Reference	
*Individual Name		*Individual Name	
*City, State, Zip		*City, State, Zip	
*Contact Name		*Contact Name	
*Phone	Fax	*Phone	Fax