



A MESSAGE FROM HEARTLAND CREDIT COMPANY, LLC

Heartland Co-op is committed to helping farmers produce and market profitably.

Input finance loans have long been an important element of that commitment. In an effort to further improve our industry-leading finance programs, we have established **Heartland Credit Company, LLC**. Through this venture, we are determined to offer competitive input finance loans that give you a strong financial advantage.

The one page application and approval process is quick and easy. Upon credit approval, you will qualify for multiple rate input finance loans that can be used for all Heartland Co-op agronomy products and select third party agronomy products as well. Our input finance loans are designed with your needs in mind and provide the benefit of ultra low interest on select agronomy purchases.

Contact your Heartland Co-op agronomy salesperson or Don Frazer at 515.974.4337 to discuss the benefits of Heartland Credit Company, LLC input finance loans (IFL).

Don Frazer
Director of Credit
Heartland Credit Company, LLC

Email / dfrazer@heartlandcoop.com
Phone / 515.974.4337
Fax / 515.225.8511

Loan payments should be mailed to:

Heartland Credit Company, LLC
128 3rd Street NW
P.O. Box 80
Sioux Center, IA 51250

LOAN RATES

Seed** **0.00%**

Through 11/15/2020 / 7.50%* after 11/15/2020
Signed seed contract and HCC loan approval required
prior to 11/30/2019 to qualify for 0%

Seed **5.50%***

Seed purchases
December 1st and after

Prepay Purchases **5.50%***

Subject to program availability
Purchases billed or contracted through 3/15/2020

In-Season Purchases **7.50%***

Purchases after 3/15/2020

Third Party Purchases **8.50%***

Above rates are subject to credit approval.

**** **Rates may vary based on credit underwriting**

*Rates are variable & based on the HCC Index Rate.
The HCC Index Rate is a variable rate determined by
the cost of funds to HCC, which generally, but not
always, changes with the adjustments to 30-Day LIBOR
**Qualifies for cash discount

ADDITIONAL DETAILS

Maximum maturity date of 2/1/2021

All terms are subject to credit approval and
note and security agreement between
Heartland Credit Company, LLC and borrower

Third party purchases pending approval from
Heartland Co-op and must be crop-related

\$175 loan processing fee
(will be advanced with first note advance)

APPLICATION INFORMATION

Online application available at
www.heartlandcoop.com - Credit & Financing
Complete the attached application
and forward it to:

Heartland Credit Company, LLC
128 3rd Street NW
P.O. Box 80
Sioux Center, IA 51250

Email / heartland@cooperativecredit.com
Phone / 800.681.1975
Fax / 712.722.1212

Web / www.heartlandcoop.com/input-finance

INPUT FINANCE LOAN

LOAN INFORMATION

FOR OFFICE USE ONLY

Years with Heartland Co-op
Heartland Co-op Current Balance



Loan Purpose		Amount Requested		Agronomist				
APPLICANT INFORMATION								
Entity Type <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Sole Proprietorship w/ DBA <input type="checkbox"/> General Partnership <input type="checkbox"/> Limited Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Limited Liability Company <input type="checkbox"/> Trust <input type="checkbox"/> Joint Venture			Company Name					
			Address					
			City					
			State		Zip			
If requesting over \$250,000, include the following information: <input type="checkbox"/> 3 years tax returns <input type="checkbox"/> 3 years financial statements			Company Telephone		Company Tax ID Number			
			Company Net Worth					
PRIMARY APPLICANT OR PRINCIPAL 1 INFORMATION			CO-APPLICANT OR PRINCIPAL 2 INFORMATION					
Full Legal Name (first, middle, last)			Full Legal Name (first, middle, last)					
Title (if applicable)		Heartland Co-op Account Number		Title (if applicable)				
Address			Address					
City		State	Zip	City				
Home Phone		Mobile Phone		Home Phone				
				Mobile Phone				
Email Address			Email Address					
Social Security Number		Date of Birth		Social Security Number				
				Date of Birth				
Net Worth (assets minus liabilities)		Working Capital (current assets minus current liabilities)		Net Worth (assets minus liabilities)				
				Working Capital (current assets minus current liabilities)				
Off-Farm Income (Annual)		Employer		Off-Farm Income (Annual)				
				Employer				
Marital Status (married, separated, or unmarried - required for Sole Proprietorship only)			Marital Status (married, separated, or unmarried - required for Sole Proprietorship only)					
Spouse's Full Legal Name (first, middle, last)			Spouse's Full Legal Name (first, middle, last)					
Spouse's Social Security Number			Spouse's Social Security Number					
POTENTIAL BUYER INFORMATION								
Buyer's Name		Address		City	State			
				Zip	Telephone			
COLLATERAL VALUE CALCULATION								
Commodity	Total Acres	Acres Owned (from total)	Acres Rented (from total)	Average Cash Rent	Producer's Share (%)	Approved Yield	Coverage Level (%)	Insurance Plan*

*Insurance Plan: RP, YP, APH, GRIP, GRP, Hail Only, CAT, None

CROP INSURANCE AGENT INFORMATION		COUNTIES FARMED IN:			
Agency Name	Address	City	State	Zip	Telephone

This document authorizes the release to Cooperative Credit Company, Heartland Credit Company and/or Heartland Co-op, any and all information in the recipient's care, custody and control concerning the undersigned. The undersigned hereby releases the recipient, as the custodian of such records, both individually and collectively, from any and all liability for damages of whatever kind which may result because of compliance with this Authorization for Release of Information. The undersigned authorizes Cooperative Credit Company, Heartland Credit Company and/or Heartland Co-op to share between them any and all information in their care, custody and control concerning the undersigned, specifically including, but not limited to, financial statements, cash flow projections and tax return information as well as any information received pursuant to this Authorization. The undersigned hereby released Cooperative Credit Company, Heartland Credit Company and/or Heartland Co-op from any and all liability for damages of whatever kind may result from their compliance with this Authorization and Release. It is expressly agreed that a photocopy of this Authorization shall be as valid as an original.

Applicant's Signature

Date

Co-Applicant's Signature

Date