

PARTNER PLAN PROGRAMS

PRIDE and Farm Credit Canada have formed an alliance to offer two attractive credit programs to our customers.

Partner Plan PLUS

PRIDE customers have the opportunity to take advantage of Early Payment discounts with the Partner Plan Plus program.

- Take advantage of available early payment discounts.
- Interest rate is Prime plus 2.95% beginning immediately after order and credit approval is received (based on a floating prime rate).
- January 31, 2013 – Unpaid balance due in full.
- Beginning February 1, 2013 – 1.5% per month charge on overdue balances.
- Cancellation of complete order is subject to interest and administrative fee.
- Early pay discount category will be the rate in effect when the order is placed or approval for credit is given, whichever is later.
- All interest and service charges are applied to account daily.

Partner Plan

For the Partner Plan program interest charges do not begin until June 20, 2012 regardless of your order date and are based on the following interest rates:

- June 20, 2012 to December 1, 2012 – Prime minus 3% (cannot be less than zero and is based on a floating prime rate).
- December 2, 2012 to January 31, 2013 – Prime plus 2.95%.
- January 31, 2013 – Unpaid balance due in full.
- Beginning February 1, 2013 – 1.5% per month charge on overdue balances.
- All interest and service charges are applied to account daily.

General Guidelines

- All PRIDE products are eligible for Partner Plan Financing based on a minimum purchase.
- Application must be received with the order no later than April 20, 2012.
- Applications and security agreements will be provided by Farm Credit Canada.
- Applications along with all other required documents to be sent to PRIDE SEEDS, P.O. Box 1088, Chatham, ON N7M 5L6 Attention: Credit Dept.
- PRIDE will forward documents to Farm Credit Canada and upon approval by Farm Credit Canada, PRIDE will notify the customer and dealer of acceptance or denial and the limits where appropriate.
- If the borrower is a **Sole Proprietor or Partnership** and not a corporation, the following forms must be completed and submitted for approval:
 - Loan Application Form
 - Loan and Security Agreement (excluding Corporate Borrowing Resolution)
 - Farm Credit Canada Guarantee
 - Photo ID
- If the borrower is a **Corporation**, the following forms must be completed and submitted for approval:
 - Loan Application Form
 - Loan and Security Agreement (including Corporate Borrowing Resolution)
 - Farm Credit Canada Guarantee
 - Photo ID
- For subsequent years, loans may be auto-continued at the discretion of Farm Credit Canada if the prior loan amount was less than \$250,000, there has been no material change in the credit (Beacon/BRP) score and payment history is good.
- In all cases where credit has been approved, PRIDE will invoice the customer directly. Payments should be made to PRIDE SEEDS, P.O. Box 1088, Chatham, ON N7M 5L6 Attention: Credit Dept. (Do not make cheque payable to Farm Credit Canada).

Questions and Answers

What PRIDE Seed products are eligible under Partner Plan Programs?

All PRIDE Seed products are eligible for Partner Plan programs based on a minimum retail purchase. Your order can be any combination of corn, soybeans, forages or inoculants.

What if I buy more units of seed than listed on my initial order form?

No problem. Just call 1-800-265-5280 Ext. 219 for information on increasing your original credit application level.

Where do I send my Partner Plan program application form and who will complete the credit review?

Applications should be sent to PRIDE Seeds, P.O. Box 1088, Chatham, ON, N7M 5L6 Attention: Credit Department. Farm Credit Canada will approve the application. PRIDE Seeds will notify you of your acceptance and will invoice you directly for all purchases made through the programs.

Where do I forward my payment?

Payments should be made directly to PRIDE Seeds, P.O. Box 1088, Chatham, ON N7M 5L6 Attention: Credit Department. If you would like up-to-date information on your outstanding balance at any time, contact PRIDE Seeds at 1-800-265-5280 Ext. 219.

Does this change the way I do business with my PRIDE dealer?

What if I need to switch varieties based on spring conditions?

Your PRIDE dealer is a valuable resource for information, ordering, receiving or switching PRIDE Seed products. The only thing that changes by participating in Partner Plan programs is that you will be dealing with PRIDE Seeds directly for account information and payments.

What if I have additional questions?

We're here to help. Call our Customer Service Department at 1-800-265-5280 Ext. 219 if you have any additional questions about Partner Plan programs or PRIDE products.



PRIDE SEEDS 1-800-265-5280 www.prideseed.com

PRIDE is a registered trademark of Limagrain Genetics Inc. Used under license. P & Design are registered trademarks of AgReliant Genetics.



2012 PARTNER PLAN PROGRAMS

