



2010 SUNPRAIRIE GRAIN 2010



**SPRING FINANCING PROGRAM**

**SPG EXTENDED CREDIT PROGRAM Bowbells - Lignite - Mohall - Niobe - Norma**

**PROGRAM**

Interest free from date of purchase till due date  
Prime (-1)% APR from Due Date till November 30, 2010

Interest Free Period		Interest Period
Purchase Date	Due Date	
March 5 - March 19	Jul 1, 10	Jul 2-Nov 30, 10 @ Prime (-1)% APR
March 20 - April 6	Jul 15, 10	Jul 16-Nov 30, 10 @ Prime (-1)% APR
April 7 - April 19	Aug 1, 10	Aug 2-Nov 30, 10 @ Prime (-1)% APR
April 20 - August 13	Aug 13, 10	Aug 14-Nov 30, 10 @ Prime (-1)% APR

**VARIABLE RATE** -- Prime as determined on Jul 2, Jul 16, Aug 2, Aug 14

Lien will be filed between 90th and 120th day of earliest invoice  
applying to 2010 crop proceeds

**All program liens will be filed by Aug 13, 2010**

**\*\*\*\*\*There will be no exceptions\*\*\*\*\***

**QUALIFYING PRODUCT Bowbells - Lignite - Mohall - Niobe - Norma**

Seed - All brands, bulk, proprietary

Chemical

Custom Chemical Application

**No Plant Nutrients**

**No Cash Discounts**

Seed Volume Discounts Apply

**ELIGIBILITY**

Application **REQUIRED**

in full to be considered for the requested limit

**Application DEADLINE: APRIL 1, 2010**

**PAYMENT TERMS**

Program purchases **paid in full by Invoice Due Date**

will have no interest charges or lien filed

**FINAL PAYMENT DUE: NOVEMBER 30, 2010**

**\*\*\*\*\*For all accounts not paid by Nov 30, 2010\*\*\*\*\***

**Interest charges of 18% APR will apply from that point forward**

Future program or credit approval may be jeopardized

**Contact: Joe Kremer, Agronomy Manager**

1-800-568-4428 ..... 701-377-2353 ..... 701-339-1899

**Contact: Sue Schoenberg, Finance & Credit Manager**

1-800-735-4956 ..... 701-852-1429 ..... 701-721-5764

**Choose only ONE Program**  
 \_\_\_\_\_ SPG Extended Credit Program  
 \_\_\_\_\_ CHS 0% Chemical Program

# SunPrairie Grain PROGRAM CREDIT APPLICATION

**FOR OFFICE USE ONLY**

PATRON # \_\_\_\_\_  
 CREDIT LIMIT \_\_\_\_\_  
 APPROVAL \_\_\_\_\_  
 DATE \_\_\_\_\_

**CUSTOMER INFORMATION**

LAST NAME		FIRST	INITIAL	DATE OF BIRTH
SOCIAL SECURITY NUMBER			HOME PHONE	
STREET ADDRESS			YEARS AT PRESENT ADDRESS	OWN RENT
CITY	STATE/ZIP		NO. OF DEPENDENTS (INCLUDE YOURSELF)	
PREVIOUS ADDRESS				
CITY	STATE	ZIP CODE	YEARS THERE	
PRESENT EMPLOYER			YEARS THERE	
POSITION (IF SELF EMPLOYED-NATURE OF BUSINESS)			MONTHLY INCOME (DO NOT INCLUDE SPOUSE INCOME) \$	
ADDRESS	CITY	STATE/ZIP	BUSINESS PHONE	
PREVIOUS EMPLOYER	YEARS THERE	POSITION		
NEAREST RELATIVE NOT LIVING WITH YOU	ADDRESS	RELATIONSHIP	PHONE	
OTHER INCOME (You do not have to list income derived from a spouse or former spouse including alimony, child support or maintenance unless you want us to consider it for the purpose of opening this account. (If you list such payments, please complete "Co-Applicant" section below)).			\$	SOURCE

**CREDIT REFERENCES (LIST ALL OBLIGATIONS WITH BANKS, FINANCE COMPANIES, ETC.)**

NAME OF CREDIT REFERENCE	ACCOUNT NUMBER	BALANCE	PAYMENT
OPERATING LINE? NO _____ YES →	NAME OF BANK	ACCOUNT NO.	CITY, STATE
CHECKING NO _____ YES →	NAME OF BANK	ACCOUNT NO.	CITY, STATE
SAVINGS NO _____ YES →	NAME OF BANK	ACCOUNT NO.	CITY, STATE

**CO-APPLICANT COMPLETE THIS PART ONLY IF: (1) Another person will use the account. Such person must also sign the application and will be jointly obligated on the account. OR (2) You are relying on income derived from a spouse or former spouse including child support, alimony or maintenance payments for repayment of the account.**

NAME		DATE OF BIRTH	SOCIAL SECURITY NO.	
RELATIONSHIP		STREET ADDRESS		
CITY	STATE/ZIP	YEARS THERE	PHONE NUMBER	
EMPLOYER NAME & ADDRESS		YEARS THERE	POSITION	MONTHLY INCOME
CHECKING ACCOUNT NO./ BANK		LOAN OR ACCOUNT OBLIGATION (IF DIFFERENT FROM APPLICANT'S)		
SAVINGS ACCOUNT NO./ BANK →				
ACCOUNT NUMBER	BALANCE \$	PAYMENT \$	NEAREST RELATIVE NOT LIVING WITH YOU	

**APPROXIMATE CREDIT NEEDED PER YEAR**

TYPE OF PRODUCT	DOLLAR AMOUNT REQUESTED
	\$

**FINANCIAL INFORMATION:**

FARM BALANCE SHEET AS OF \_\_\_\_\_ OR, PLEASE ATTACH YOUR MOST RECENT BALANCE SHEET. (NOTE ALL INFORMATION MUST BE COMPLETED TO RECEIVE CONSIDERATION)

ASSETS		DEBT & NET WORTH	
CASH & INVESTMENTS	\$	ACCOUNTS PAYABLE	\$
CROP INVENTORY TOTAL		NOTES DUE WITH BANK	
LIVESTOCK INVENTORY		CURRENT PORTION - TERM DEBT (DUE 1 YR.)	
PRE-PAID EXPENSES - CROPS		LAND RENT PAYABLE	
NOTES / ACCOUNTS RECEIVABLE		CREDIT CARD DEBT	
OTHER CURRENT ASSETS (_____)		OTHER CURRENT DEBT (CONTRACT FOR DEED)	
<b>TOTAL CURRENT ASSETS</b>	<b>\$</b>	<b>TOTAL CURRENT DEBT</b>	<b>\$</b>
MACHINERY & EQUIP. TOTAL		EQUIP. LOANS (NET OF CURRENT ABOVE)	
FARM REAL ESTATE		VEHICLE LOANS	
IRA'S & SECURITIES		REAL ESTATE LOANS (NET OF CURRENT)	
OTHER FIXED ASSETS (_____)		<b>TOTAL LONG TERM DEBT</b>	<b>\$</b>
<b>TOTAL LONG TERM ASSETS</b>	<b>\$</b>	<b>NET WORTH</b>	<b>\$</b>
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>TOTAL DEBT &amp; NET WORTH</b>	<b>\$</b>

**CROP INFORMATION:**

**PROJECTED / IMPLEMENTED CROP PLAN**

CROP TYPE	WHEAT	SUGARBEETS	SOYBEANS	EDIBLE BEANS	SUNFLOWERS	BARLEY	POTATOES	CORN	OTHER
ACRES									
AVG. YIELD (UNIT/ACRE)									
PRIMARY COUNTY									

**I AGREE THAT THE FOLLOWING TERMS WILL GOVERN ANY PURCHASES MADE WHICH ARE CHARGED TO ANY CHARGE ACCOUNT THAT I MAY HAVE WITH SUNPRAIRIE GRAIN.**

- IN THE EVENT THAT COLLECTION PROCEEDINGS MUST BE INSTITUTED TO COLLECT ANY BALANCE DUE, YOU MAY BE SUBJECT TO ADDITIONAL COURT COSTS & ATTORNEY FEES.
- IF APPLYING FOR A JOINT ACCOUNT, BOTH OF US AGREES TO BE BOUND BY THE TERMS OF THIS AGREEMENT AND EACH OF US AGREE TO BE JOINTLY AND SEVERALLY LIABLE FOR PAYMENT OF ALL PURCHASES MADE UNDER THIS AGREEMENT.
- YOU SHALL HAVE THE RIGHT TO LIMIT OR TERMINATE MY CHARGE ACCOUNT, BUT TERMINATION SHALL NOT AFFECT MY OBLIGATION TO PAY ANY EXISTING BALANCE. YOU MAY AT YOUR OPTION DECLARE THE ENTIRE BALANCE DUE AND PAYABLE.
- PLEASE SIGN YOUR NAME IN THE BOX BELOW. BY DOING SO AND SUBMITTING THIS CREDIT APPLICATION TO CHS INC. YOU ARE ACKNOWLEDGING THAT YOU HAVE READ THE TERMS AND CONDITIONS ABOVE, AS WELL AS THE (SunPrairie Grain CREDIT TERMS) AND AGREE TO ALL OF THESE TERMS AND CONDITIONS.
- CHS 0% Chemical Program participants: All charges under this program will be due on August 31<sup>st</sup>, 2010. Finance charges of \$5 will be assessed for September 1, 2010 until October 31, 2010. Finance charges of 1.5% per month will be assessed beginning on November 1, 2010 until account is paid in full.
  - SPG Extended Credit Program participants: All charges under this program will be due on the due date of the invoice. Finance charges will be assessed at Prime (-1%) APR from the day after due date until November 30, 2010. Finance charges of 1.5% per month will be assessed beginning on December 1, 2010 until account is paid in full.
- If you fail to comply with the terms and conditions, you may be considered ineligible for future programs.
- An Ag Supplier's Lien will be filed on outstanding balances.

EVERYTHING THAT I HAVE STATED IN THIS APPLICATION IS CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT YOU WILL RETAIN THIS APPLICATION WHETHER OR NOT IT IS APPROVED. YOU ARE AUTHORIZED TO CHECK MY CREDIT AND EMPLOYMENT HISTORY AND TO ANSWER QUESTIONS ABOUT YOUR CREDIT EXPERIENCE WITH ME. YOU ARE ALSO AUTHORIZED TO GET A REFERENCE AND A FINANCIAL STATEMENT FROM MY BANK.

APPLICANT'S SIGNATURE	DATE	OTHER SIGNATURE (WHERE APPLICABLE)	DATE
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Return application by **APRIL 1, 2010**

To ensure confidentiality, mail Completed and Signed application to:  
**SunPrairie Grain**  
**ATTN: SUE – CONFIDENTIAL**  
**1600 27<sup>th</sup> St SE**  
**Minot, ND 58701**