



Interest Free Financing

Seed 0%

2011-2012

ENROLL BY FEBRUARY 15, 2012 AND RECEIVE 0% FINANCING



SEED 0% FINANCING PROGRAM

Monsanto Company is excited to announce its Seed 0% Program for the 2012 crop season. This year's offer provides customers with interest free (0%) financing on Asgrow®, DEKALB®, and Deltapine® (germplasm only) brand seed product purchases.

PROGRAM HIGHLIGHTS

Program Eligibility

Customers must have an active Monsanto Technology/Stewardship Agreement ("MTSA") and dealers must have an active Monsanto Brand Seed Dealer Agreement ("MBSD"). The maximum eligibility amount will be determined based on the information supplied on the credit application. Minimum Asgrow, DEKALB, or Deltapine seed financed is \$7,500. Please see your Asgrow, DEKALB, or Deltapine authorized dealer for specific requirements.

Interest Rate

This year the interest rate for customers using the Seed 0% Program is 0% through the due date, if you sign up (application received) by February 15, 2012. Applications received after February 15, 2012 will not be accepted for the program. Online applications will be accepted until March 31, 2012.

Early Cash Discount and Financing Options

Grower can participate in Early Cash and one financing option for seed purchases. All herbicide financing must go through Flex+ offer.

Customer Due Date

All purchases made under the Seed 0% Program are due on or before November 25, 2012. If the account is not paid in full by the due date, finance charges equal to the lesser of 18% annual percentage rate (1.5 per month) or the maximum allowable by law will be charged on the account balance remaining at the end of each month.



PROCESS

Enrollment Process

All 2011 participants in good credit standing will receive a letter with enrollment status for the 2012 season. Preapprovals are subject to 2011 account balance paid according to terms. If you participated last year and are unsure of your status, please contact your dealer. Online Seed 0% applications are available via www.asgrowanddekalb.com, or www.deltapine.com. New participants need to either apply online or Fax the application and financing agreement to **314-694-2243**. You may also e-mail us at farmflex.credit@monsanto.com or submit the application and agreement to the following address:

Monsanto Company
Grower Financing Operations
800 North Lindbergh Blvd.
Mail Zone - B2NA
St. Louis, MO 63167

Approval Process

A Credit Specialist will review your credit application and make a determination of the approved credit line within 30 days of receipt of completed information. If the application is submitted online, you may be notified via e-mail within 24 hours. If additional information is needed concerning the application, the Grower will be contacted directly to gather the required information. Once a decision has been made, the Grower will be notified in writing of the credit decision and the applicable assigned credit line.

Increasing Credit Lines

If you wish to increase your credit line after the initial application, please contact your Dealer or the FarmFlex Grower Financing team. Otherwise, you can send your updated financials and the requested credit limit to the FarmFlex® Grower Financing team via fax at 314-694-2243 or e-mail at credit@monsanto.com

Statements

Once the account has activity, the customer will receive a statement showing the amount due and the due date. Monthly statements will be mailed until the account has been settled in full.

Payments

The full amount is due by November 25, 2012.

Electronic payment option is available at www.asgrowanddekalb.com.

Payments can also be sent directly to the following lock-box address:

Monsanto Company
75 Remittance Drive
Suite 1511
Chicago, IL. 60675-1511

Or

Overnight address:

Northern Trust
Attn: Monsanto Company - Suite 1511
Receipts and Dispatch 8th floor
350 N. Orleans St.
Chicago, IL. 60654

Or

Wire Transfer:

Northern Trust
ABA: 071000152
Account #: 30329297
Account Name: Monsanto Seed Receipts
Wire Details: Seed Payment for
Grower Account #

The check should clearly identify the account name, account number, and Seed 0% payment.

Correspondences

All correspondences related to this program can be e-mailed to farmflex.credit@monsanto.com or mail to the following address:

Monsanto Company
Grower Financing Operations
800 North Lindbergh Blvd.
Mail Zone - B2NA
St. Louis, MO 63167

Help is Available

For more information or to ask a program-related question, contact your local Dealer or call the FarmFlex® Grower Financing team at 1-800-335-2676, option 5.



INTEREST FREE SEED FINANCING APPLICATION

APPLICATIONS MUST BE RECEIVED BY FEBRUARY 15, 2012.

AN INCOMPLETE APPLICATION WILL DELAY CREDIT REVIEW - ALL FIELDS REQUIRED

Operation Type: (Check One) <input type="radio"/> Partnership* <input type="radio"/> Limited Liability Company <input type="radio"/> Individual <input type="radio"/> Corporation *Application must be signed by a general partner.			
Legal Name _____ First _____ Last _____		Date of Birth _____	SS# _____ Taxpayer ID# _____ Years in Business? _____
Mailing Address _____		Phone Number and Cell Phone Number _____	
City/State/Zip _____		Email Address _____	
Physical Address (if different from mailing address) _____		Monsanto Technology License # (required) _____	
[REQUESTED CREDIT LIMIT \$ _____]			

CURRENT FINANCIAL CONDITION (Must be completed in full)

INCOME			
Gross Farm	Net Farm	Other	
LAND			
Acres Owned		Acres Farmed	
Corn Acres	Soybean Acres	Cotton Acres	Other Acres

Who financed your seed purchases last year? Company Name: _____ Contact: _____ Phone #: _____

Have you ever been in bankruptcy? <input type="radio"/> Yes <input type="radio"/> No		
If yes, when? _____	Chapter _____	Discharge Date _____
Do you have any unsatisfied judgements? <input type="radio"/> Yes <input type="radio"/> No		

PLEASE ATTACH CURRENT FINANCIALS (Less than 1 year old)

- If requesting over \$50,000
- If requesting over \$250,000

Required: Current Balance Sheet

Required: Current Balance Sheet,
Current Income Statement, and
Latest Income Tax Return

BANK REFERENCE/PRIMARY LENDER

TRADE REFERENCE (other than Monsanto dealer)

Name:		Name:	
City, State:		City, State:	
Contact:	Account #	Contact:	Account #
Phone #	Fax #	Phone #	Fax #

The undersigned authorizes Monsanto Company or its assignee to give or obtain credit information and release and hold harmless Monsanto Company and its assignee, if any, 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.

Customer Signature	Date	Co-Applicants
Dealer Name:	Dealer #	City, State, Phone #

Send Completed Application To: Monsanto Company, Grower Financing Operations, 800 North Lindbergh Blvd., Mail Zone B2NA St. Louis, MO 63167 (800) 335-2676, option 5, Fax #314-694-2243

