

SECTION 2: COMPANY INFORMATION

All fields must be completed so that the information matches what is included in the credit information and provincial enterprise registrar. Companies are considered to be start-ups when they have been operating for less than one year. Please provide an email address to avoid communication delays with Desjardins. Please ensure the physical address of the building is used (do not use PO Box addresses). Proof of address in the company's name (e.g., bank statement or utilities account in the company's name) is also required.

SECTION 4: REQUIRED DOCUMENTS

There is nothing for the customer to fill out. It indicates that financial statements may be requested.

An excerpt of resolution (67102031A) is mandatory for all applications by non-profit organizations (NPOs) or by corporations applying for \$15,000 or more.

SECTION 6: FARM INFORMATION

This section is used as proof of farm operations.

SECTION 7: INITIALS

This section must be initialed or the application will be returned as incomplete.

AGRICARD APPLICATION

All fields are mandatory. Please initial and sign the form before sending it.
 You have 3 options to submit your application:
 • **By email:** agricard.app@desjardins.com
 • **By fax:** 1-866-720-4210
 • **By mail:** AgriCard, c/o Commercial Credit / Courrier, PO BOX 11070 stn Centre-ville, Montreal (QC) H3C 9Z9

REFERENCE

Caisse Transit Number

1. CARD INFORMATION	
AgriCard Annual fee per card: \$0 Annual interest rate on the regular limit applicable to day-to-day purchases: Up to 15.9%	Credit limits requested on the card Regular limit for day-to-day purchases: _____ \$ Financing limit: _____ \$ Total: _____ \$

2. BUSINESS OR PERSONAL INFORMATION				
Complete legal name (Business or Personal)	Company operating name (if different from legal name)	Name to appear on card <input type="checkbox"/> Legal name <input type="checkbox"/> Company name		
Physical Address (Head office)	State	City	Province	Postal code
Company startup date (DD/MM/YYYY)		In case of a start-up business, initial capital investment \$ _____		
Telephone number	Fax number	Type of business: <input type="checkbox"/> Partnership <input type="checkbox"/> Joint Venture <input type="checkbox"/> Corporation <input type="checkbox"/> Sole proprietorship/individual <input type="checkbox"/> Non-profit organization - NPO <input type="checkbox"/> Limited partnership		
Business sector		Nature of business		
E-mail address				

3. BUSINESS FINANCIAL INSTITUTION	
Are you already a Desjardins member or client? <input type="checkbox"/> Yes <input type="checkbox"/> No	Name of your Desjardins advisor
Name of financial institution	Transit number
Account number	

4. REQUIRED DOCUMENTS
Excerpt of resolution is mandatory for all non-profit organization (NPO) applications and corporation applications of \$15,000 or more. - Please note that the company's financial statements may be requested as part of the analysis of this application.

5. IDENTIFICATION OF THE AUTHORIZED CARDHOLDERS Note: Each authorized representative will receive a card		
Last name/First name	Date of birth (DD/MM/YYYY)	Function in the company
Last name/First name	Date of birth (DD/MM/YYYY)	Function in the company

If you require more than 2 cards, please enclose the list of additional authorized representatives. The list of authorized representatives above remains valid and the company is responsible for all debts incurred by them, until such time as the company informs the Fédération des caisses Desjardins du Québec of any changes to be made.

6. FARM INFORMATION				
# Years Farming	# Of Acres Owned	# Of Acres Rented	# Of Acres Cultivated (Avg)	# Of Range Acres (Ranch)
Type of Farm (Check all applicable) <input type="checkbox"/> Grain <input type="checkbox"/> Oatseed <input type="checkbox"/> Corn <input type="checkbox"/> Soybean <input type="checkbox"/> Pulse <input type="checkbox"/> Hay <input type="checkbox"/> Other (List): _____				Are assets listed (aside) held personally or in business name?
Livestock (Qty) <input type="checkbox"/> Beef (_____) <input type="checkbox"/> Dairy (_____) <input type="checkbox"/> Hog (_____) <input type="checkbox"/> Horse (_____) <input type="checkbox"/> Poultry (_____) <input type="checkbox"/> Other (_____)				
Last Fiscal Year-End	Total Sales	Total Expenses	Net Income	

7. INITIALS
Initials of owners/shareholders/members/associates/authorized signatories
Initials of sureties/guarantors (in the case of a corporation/general partnership/limited partnership)

REFERENCE

This space is reserved for the use of Desjardins Group only.

SECTION 1: CARD INFORMATION

AgriCard has two credit limits:

- **Regular limit** for everyday purchases (\$1,000 minimum)
- **Financing limit** (\$100,000 maximum)

IMPORTANT

All seed purchases made through the **Seed Now, Pay Later** program will be billed to the card's financing limit. Make sure that the credit limit requested in the Financing limit box in Section 1 of the form is high enough to cover the total seed purchase amount, in addition to any other financing needs, such as maintenance or equipment repair.

SECTION 3: BUSINESS FINANCIAL INSTITUTION

This section must be filled out so that if the credit information is lacking, Desjardins can request additional information from the financial institution.

SECTION 5: IDENTIFICATION OF THE AUTHORIZED CARDHOLDERS

This section is used to list the number of cards you need. In addition, the date of birth and function within the company are required. Current laws require that each card have a person's name on it.

SECTION 8: BUSINESS INFORMATION

In this section, the company's complete legal name and address have to be filled out for identification purposes.

SECTION 10: PERSONAL AND PROFESSIONAL FINANCIAL INFORMATION

This information is only required when there is a personal guarantee. It is required for the following business types:

- General partnership
- Undeclared partnership
- Sole proprietorship/Individual
- Limited partnership
- Legal entity (incorporated business)
- Joint ownership

SECTION 12: RESPONSIBILITIES AND AUTHORIZATIONS

This section MUST be signed by the person in Section 9. The date, full name and signature of the authorized signatory identified are required.

If Section 12 contains a different name than Section 9, the application will be held up while Desjardins attempts to contact the customer to have the issue corrected.

	AGRICARD APPLICATION	
<p>Please copy this section if needed. Each owner/shareholder/member/associate holding 25% or more of the business or director must fill out a separate copy of this page.</p>		
8. BUSINESS INFORMATION		
Complete legal name		Physical Address (Head office)
9. OWNER/SHAREHOLDER/ASSOCIATE/MEMBER/DIRECTOR INFORMATION		
<input type="checkbox"/> Ms. <input type="checkbox"/> Mr.	First name	Last name
<input type="checkbox"/> Director <input type="checkbox"/> Individual owning 25 % or more of the company. Indicate the % of ownership (if corporation).		Date of birth (DD/MM/YYYY) Home phone no. Cell phone no. Social insurance no. (optional)
Home address		Appt no. City Province Postal code Country of citizenship
10. PERSONAL AND PROFESSIONAL FINANCIAL INFORMATION		
Current employer or source of income	Position in the company	Gross monthly income \$
Financial institution	Financial institution name	Work phone no.
Residence <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Other		Transit no. Account no.
Off Farm Employment	Employer Address	Occupation Income Duration of Employment
11. CERTIFICATE OF INCUMBENCY FOR CORPORATION ONLY		
I, the undersigned (indicate title) of (name of corporate entity), hereby certify that (i) I am a person with authority in the corporation, as one of its officers or directors; (ii) I have personal knowledge of the business of the corporation and of the facts certified under my signature and I am duly authorized to certify same; (iii) the corporation has the power and capacity to submit this application and the borrowing powers necessary to use the AgriCard; and (iv) the following persons are duly elected or nominated directors or officers of the corporation, as the case may be, and as of today occupy the positions set opposite their names, and that the signatures appearing hereunder constitute the true signature of each of these persons.		These persons have the authority and power to bind the corporation in regards to the AgriCard and, more specifically, to sign and approve any and all document, or supporting document, related to the application to the Fédération des caisses Desjardins du Québec and to submit any and all requests, now or in the future, of modification, increase to the credit limit and/or for additional cards).
Business representative's name Position Signature Business representative's name Position Signature		In witness thereof I have signed this certificate on _____ (date) in _____ (place). Officer's or director's signature Printed
12. RESPONSIBILITIES AND AUTHORIZATIONS		
Card application The undersigned applicant in the case of an individual or a sole proprietorship, the partners in the case of a joint venture, the enterprise as identified above and represented for the purposes hereof by its duly authorized signatories in the case of a legal person, and by its duly authorized partners in the case of a general partnership (hereinafter the "undersigned") request the Fédération des caisses Desjardins du Québec (the "Fédération") to issue one or more AgriCard in their name and in the name of their enterprise, as the case may be, to renew them or replace them, as needed, for their use and that of the authorized representatives whose names appear on the preceding page and in the Schedule "List of Authorized Representatives", as the case may be. The credit limit requested by the enterprise for each of the applicants and representatives is indicated for each of these names. In the case of a joint venture, if more than one applicant signs this application, they shall be solidarily (jointly and severally) responsible for all debts and obligations arising from the commitments described above, which are indivisible and may be claimed in full from their heirs, legatees and assigns.		Solidary suretyship/joint and several guarantee If this application is submitted by a corporation, a general partnership or a limited partnership, the undersigned hereby solidarily guarantees the obligations of the enterprise identified above to the Fédération for (i) all debts and obligations arising from the use of the AgriCard or cards issued hereunder, including the repayment of the amounts which may exceed the credit limits granted and any change thereto, in principal and interest, (ii) any charges and interest on the amounts due, at the same rate as the rate claimable from the enterprise effective from the request for payment which will be made to the enterprise by the Fédération. This suretyship/guarantee will be continuous and will remain valid, notwithstanding the occasional, total or partial repayment of the debts of the enterprise, and will bind the undersigned guarantor and its successors unless the undersigned has given the Fédération twenty (20) days' written notice expressing the undersigned's desire to terminate this suretyship/guarantee. This notice will have effect and will release the undersigned from liability only for the debts contracted by the enterprise after the expiry of the twenty (20) days stipulated above. In the event of the death of the undersigned before he or she has exercised his or her right of revocation, this suretyship/guarantee will cease as soon as the Fédération is informed of the undersigned's death in writing, and the successors will be released only from the debts contracted after receipt of this notice. If more than one surety/guarantor signs this application, they are solidarily (jointly and severally) responsible for all debts and obligations arising from this guarantee, which are indivisible and may be claimed in full from their heirs, legatees and assigns. This suretyship/guarantee does not pertain to the performance of specific functions and is given on a purely personal basis.
Commitments and responsibilities The undersigned undertake to pay the fees indicated on the preceding page and to pay all other debts contracted regarding the use of said cards and any product related thereto, including those that may exceed the credit limits granted and any charges thereto. They also undertake that the AgriCard card or cards be used by the authorized representatives according to the terms and conditions of the Fédération's variable credit contract accompanying the card or cards and are liable for any debts or obligations resulting from non-compliance with these terms and conditions. The partners of a joint venture and a general partnership are solidarily (jointly and severally) responsible for all debts and obligations arising from the commitments described above, which are indivisible and may be claimed in full from their heirs, legatees and assigns.		
Authorizations for the collection and disclosure of information In accordance with the laws governing the protection of personal information, the following consents are given, by the applicant in the case of an individual or a sole proprietorship, the partners in the case of a joint venture, the enterprise as identified above and represented for the purposes hereof by its duly authorized signatories in the case of a legal person, and by its duly authorized partners in the case of a general partnership as well as the sureties/guarantors as the case may be (hereinafter the "undersigned"), namely:		
1. The undersigned represent that the information contained herein is complete and accurate. 2. The undersigned consent that the Fédération may collect from any person the information necessary for the provision of all the financial services required by the object of the file or the suretyship/guarantee granted herein, as the case may be. This consent shall apply to the update of the information for the purposes of allowing the Fédération to analyze at a future time the commitments of the undersigned to the Fédération, in particular in case of renewals, amendments or changes in their business relationship. 3. The undersigned consent that any information may communicate each information to the Fédération, even if it pertains to a closed or inactive file. 4. The undersigned consent that the Fédération may communicate the information concerning them to any financial institution, information agent, credit bureau, or any other person with whom the Fédération or the undersigned maintain a business relationship related to the provision of financial services required in accordance with the object of the file or the suretyship/guarantee granted herein, as the case may be. 5. The company, through its signing authorities, or the applicants if the company is a joint venture or any other type of company, agrees that it will provide the Fédération upon request the addresses and telephone numbers of the authorized representatives and recognizes that it is the company's responsibility to obtain the consent to this effect of said representatives, if applicable.		
Date (DD/MM/YYYY)	Name of the applicant / partner / authorized signatory of the company	Signature of the applicant / partner / authorized signatory of the company
If this application is made by a CORPORATION or a GENERAL PARTNERSHIP or LIMITED PARTNERSHIP, the surety / guarantor's signature is also required.		
Date (DD/MM/YYYY)	Name of the surety / guarantor	Signature of the surety / guarantor

SECTION 9: OWNER/SHAREHOLDER/ASSOCIATE/MEMBER/DIRECTOR INFORMATION

This section is for each owner, shareholder, associate, member or director to provide their information so that Desjardins knows who will have signing authority on the account. Each person must fill out a separate form.

The only area in this section that does not necessarily have to be filled out is the SIN. All other information is mandatory.

The person who fills out section 9 must be the person who signs the application in section 12.

SECTION 11: CERTIFICATE OF INCUMBENCY FOR CORPORATION ONLY

This section MUST be signed by the person in Section 9. The date, full name and signature of the authorized signatory identified are required.

If Section 11 contains a different name than Section 9, the application will be held up while Desjardins attempts to contact the customer to have the issue corrected.