HARVEST 2019 STORAGE RATES AND SERVICE CHARGES

Upper Sandusky, McCutchenville, Vanlue, Arlington, Kenton, Alger, Ada, Dola, Horton, Cairo, Urbana, West Liberty, Degraff, Fletcher, Thackery, Mechanicsburg, Derby, Marysville Ag Campus, Richwood, Canfield, New Philadelphia, Lisbon, Pleasant City

Soybeans Delayed Price Rate
5 cents per bushel per month pro-rated on a daily basis (.00166666 per day) from the date of delivery until priced or September 30, 2020.

Corn Delayed Price Rate
5 cents per bushel per month pro-rated on a daily basis (.00166666 per day) from date of delivery until priced or September 30, 2020.

Any Corn or Soybeans not priced on or before September 30, 2020 will be subject to the new rates in effect October 1, 2020 and the accrued charges at that time will be charged to your account. Any Corn or Soybeans sold within 5 calendar days of delivery will have the Delayed Price charge waived.

All drying charges and grade discounts will be deducted when the grain is priced.

The Ohio Department of Agriculture now supplies an official numbered document for all grain deposited for Delayed Price. The agreements are offered on a continuous basis and will not expire. The agreement also covers all commodities and so once signed and on file a single form will cover all future delayed price transactions. However, if the name on the grain account is changed, a new delayed price agreement will be required.

Delayed Price agreements must be on file prior to delivery of the grain or within 15 days of initial delivery date.

Delayed Price grain cannot be used to fill forward contracts or be transferred to Grain Bank.

Due to market conditions the above delayed price rates are not guaranteed and are subject to change without notice.

Corn and Soybeans Warehouse Receipt Storage
10 cents per bushel per month pro-rated on a daily basis (.003333 per day) with a minimum of 60 cents to apply from the date of delivery until priced or September 30, 2020. If the Corn or Soybeans is sold within 5 days of delivery the storage charge will be waived. If placed on Delayed Price within 5 days the current Delayed Price charges will apply. A 2 cents warehouse receipt fee will be charged upon the issuance of a receipt. Warehouse receipts will require prepayment of drying charges and the storage charges through the duration of the loan. Upon redemption of the loan, the unused portion of the storage, except for 60 cents minimum will be refundable depending upon when the loan is redeemed.

Corn Grain Bank Storage
3 cents per month (prorated per day .00100) per bushel until used or October 1, 2020. Drying is billed to your account at the end of the month the grain is received. Storage is billed to your account at the end of each month. Grain bank is only available to normal feed customers for the purpose of feeding livestock (limited quantity is available).

Grain placed on Grain Bank Storage and later sold will revert back to the Delayed Price rate the day delivered. Grain placed on storage (Warehouse Receipt or Grain Bank) and later loaded out (not sold to Heritage Cooperative) will be subject to an 8 cent receiving and 8 cent load out charge per bushel.
Deferred Payment
If you want to defer your payment to a future period, we have the following options:

<table>
<thead>
<tr>
<th>PAYMENT DATE</th>
<th>INTEREST RATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deferred less than 30 days</td>
<td>0.00%</td>
</tr>
<tr>
<td>October 2, 2019</td>
<td>0.75%</td>
</tr>
<tr>
<td>January 3, 2020</td>
<td>0.75%</td>
</tr>
<tr>
<td>April 2, 2020</td>
<td>0.75%</td>
</tr>
<tr>
<td>July 2, 2020</td>
<td>0.75%</td>
</tr>
<tr>
<td>October 2, 2020</td>
<td>0.75%</td>
</tr>
<tr>
<td>January 4, 2021</td>
<td>0.75%</td>
</tr>
<tr>
<td>April 2, 2021</td>
<td>0.75%</td>
</tr>
</tbody>
</table>

Early withdrawal, a penalty or loss of interest will apply. The interest is figured from the day it is placed into deferred payment to first day of month of payment. No interest will be paid for deferred time less than 30 days. The above are the only deferred date options. **Rates are subject to change without notice.**

Due to market conditions the above storage rates are not guaranteed and are subject to change without notice.

View your grain account information 24/7 via our web site [www.heritagecooperative.com](http://www.heritagecooperative.com).
Click on account information.

Heritage Cooperative Incorporated
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