# HOW TO READ YOUR BILL

#### 1. Customer's Regular Amount Due This is the total sum of all invoices, minus any unapplied cash on your account. Your customer account number is also listed here for

reference. This is the amount you owe Ag Plus unless otherwise noted by deferred balances.

 Unapplied cash consists of returned items or credits that haven't been designated for a specific prepay item. It can be used on any outstanding invoice, but if you want to secure a specific product or price, consider converting it to a prepay.

#### 2. Due Date

Your statement is due by the 20th of the following month unless otherwise noted due to deferred items. Paying by this date helps avoid any finance charges.

#### 3. Account Activity Summary

This section outlines all transactions during the statement month. The date range reflects the actual month of activity on your account.

#### 4. Account Balance Less Future Due

This number includes all charges excluding deferred payments. It's your balance due now.

## 5. Balance Subject to Interest

If any portion of your balance is aged beyond terms, interest will apply. We charge 18% annually or 1.5% monthly on aged balances.

#### 6. Prepay Summary

Prepay refers to dollars allocated to specific products (e.g., fertilizer, seed). These funds are not available as general credits and are shown separately from your unapplied cash.

#### 7. Account Aging Summary

This section breaks your account down by aging buckets:

- Current: Due by the 20th of the next month
- 1-30 / 31-60 / Over 60 Days Past Due: These sections show overdue invoices
- **Deferred Payments: Shown** separately with specific due dates

#### 8. Current Purchase Summary by Division

Here you'll see a summary of purchases by division (Agronomy, Energy, etc.). Note that sales tax is not included in these totals. This section may also show invoices that are already paid.

#### 9. Shared Accounts: 'Your Share' Section

If your account is shared with another member of your farming operation, the Your Share column breaks down what portion of the balance is yours.

### 10. Monthly Activity by Division

Each page displays your divisionspecific invoices (e.g., Agronomy) from the previous month.

- Charge invoices will be included in the total due.
- Paid invoices (via check, prepay, or credit) are also shown for transparency.

### 11. Propane Invoices

Your propane delivery section will show the specific tank number the product was delivered to.

### **12. Ending Total Balance**

This is a running total of all invoices, prepay balances, and credits. It gives you a comprehensive picture of your current financial standing with Ag Plus.

13. Bottom Aging Section Summarizes your balance by due

date and age.

14. Prepay Recap This shows all of your prepay bookings:

- Original: Total amount booked
- Remaining: What you have left to use







