

HARVEST IT! PROGRAM FOR GRAIN CARTS

EFFECTIVE THROUGH 12/31/2025

Now is the time to lock in a low lease payment! Take advantage of AgDirect_®'s special PRO and PUT residuals on new (current or prior model year only; never retailed) and used grain carts.

| New and Used All Brands | Term (mo.) | | | | | | | | |
|-------------------------|------------|-----|-----|-----|-----|-----|-----|-----|-----|
| PRO or PUT Residuals | 36 | 42 | 48 | 54 | 60 | 66 | 72 | 78 | 84 |
| New | 43% | 40% | 38% | 35% | 33% | 30% | 28% | 25% | 23% |
| Used up to 5 years old | 35% | 32% | 30% | 27% | 25% | 22% | 20% | - | - |
| Used up to 10 years old | 30% | 27% | 25% | 22% | 20% | - | - | - | - |

| | Tax-Deductible Pay- ments | Take Depreciation Like a Loan | Low Payment & High Residual | End-of-Lease Options |
|-----------|------------------------------|----------------------------------|--------------------------------|-----------------------------|
| PRO Lease | X | | Χ | Purchase, Trade or Renew |
| PUT Lease | | Χ | Χ | Purchase or Trade |

PRO and PUT leases offer higher residuals than the FPO without the option to surrender at the end of the lease.

RATES AND TERMS:

See AgDirect monthly rate sheet for current standard and special rates. For more information or a customized lease quote, contact AgDirect.

COMPARE PAYMENT OPTIONS WITH AGDIRECT® MOBILE

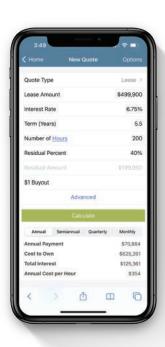
Check current AgDirect interest rates, calculate individual payment quotes or compare payment options side by side and apply for financing from your smartphone or tablet with our free mobile app.











Your mobile carrier's messaging data rates apply. The App Store is a service mark of Apple, Inc. Google Play is a trademark of Google, Inc. All rates and terms are subject to credit approval. Free fixed-rate lock for 0 to 45 days. AgDirect reserves all rights to cancel or change rates and terms at any time and without notice. To determine the right type of lease for your business, contact your tax advisor. AgDirect is an equipment financing program offered by Farm Credit Services of America and other lenders, including participating Farm Credit System Institutions.



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AgDirect.

UTILITY TRACTOR LEASE SPECIAL

150 HOURS / YEAR EFFECTIVE JUN 1 - DEC 31, 2025



Every sized farm and acreage can save using these highly competitive new and used, up to 10 years, utility tractor (35-139hp) PRO and FPO residuals. Hurry, take advantage of this special offer!

| John Deere 150 hr/yr PRO | | | | Term (| mo.) aı | nd Res | idual | Guide | lines | | | |
|--|---------------------------------|--|--|--|--|--|--|--|---------------------------------------|--|--|--|
| Starting engine hours listed in () | 24 | 30 | 36 | 42 | 48 | 54 | 60 | 66 | 72 | 78 | 84 | 90 |
| New (<=150 hrs) | 83% | 81% | 79 % | 77 % | 75 % | 72 % | 70 % | 67 % | 65% | 63% | 61% | 59 % |
| Used (<=450 hrs) | 90% | 87 % | 85% | 82% | 80% | 77 % | 75 % | 7 1% | 68% | 64% | 61% | 57 % |
| Used (<=880 hrs) | 86% | 83% | 81% | 78 % | 76 % | 73 % | 7 1% | 67 % | 64% | 60% | 57 % | 53% |
| Used (<=1300 hrs) | 83% | 80% | 78% | 75 % | 73 % | 70 % | 68% | 64% | 61% | 57 % | 54 % | 50% |
| Used (<=1690 hrs) | 79 % | 76 % | 74 % | 7 1% | 69% | 66% | 64% | 60% | 57 % | 53% | 50% | 46% |
| Used (<=2080 hrs) | 76% | 73% | 7 1% | 68% | 66% | 63% | 61% | 57 % | 54% | 50% | 47 % | 43% |
| Used (<=2440 hrs) | 72 % | 69% | 67 % | 64% | 62% | 59% | 57 % | 53% | 50% | 46% | 43% | 39% |
| Used (<=2790 hrs) | 69% | 66% | 64% | 61% | 59% | 56% | 54% | 50% | 47 % | 43% | 40% | 36% |
| Used (<=3130 hrs) | 65% | 62% | 60% | 57 % | 55% | 52% | 50% | 46% | 43% | 39% | 37% | 35% |
| | | | | | | | | | | | | |
| | | | | _ , | • | | | <u> </u> | | | | |
| John Deere 150 hr/yr FPO | 2/ | 20 | | Term (| | | | | | 70 | 0/ | 00 |
| Starting engine hours listed in () | 24 | 30 | 36 | 42 | 48 | 54 | 60 | 66 | 72 | 78 | 84 | 90 |
| Starting engine hours listed in () New (<=150 hrs) | 73% | 71% | 36 69% | 42 67% | 48 65% | 54 62% | 60 60% | 66 57% | 72 55% | 53% | 51% | 49% |
| Starting engine hours listed in () New (<=150 hrs) Used (<=450 hrs) | 73% 80% | 71% 77% | 36 69% 75% | 42 67% 72% | 48 65% 70% | 54 62% 67% | 60 60% 65% | 66 57% 61% | 72 55% 58% | 53% 54% | 51% 51% | 49% 47% |
| Starting engine hours listed in () New (<=150 hrs) | 73% | 71% | 36 69% | 42 67% | 48 65% | 54 62% | 60 60% | 66 57% | 72 55% | 53% | 51% | 49% |
| Starting engine hours listed in () New (<=150 hrs) Used (<=450 hrs) | 73% 80% | 71% 77% | 36 69% 75% | 42 67% 72% | 48 65% 70% | 54 62% 67% | 60 60% 65% | 66 57% 61% | 72 55% 58% | 53% 54% | 51% 51% | 49% 47% |
| Starting engine hours listed in () New (<=150 hrs) Used (<=450 hrs) Used (<=880 hrs) | 73% 80% 76% | 71% 77% 73% | 36 69% 75% 71% | 42 67% 72% 68% | 48 65% 70% 66% | 54 62% 67% 63% | 60 60% 65% 61% | 66 57% 61% 57% | 72 55% 58% 54% | 53% 54% 50% | 51% 51% 47% | 49% 47% 43% |
| Starting engine hours listed in () New (<=150 hrs) Used (<=450 hrs) Used (<=880 hrs) Used (<=1300 hrs) | 73% 80% 76% 73% | 71% 77% 73% 70% | 36 69% 75% 71% 68% | 42 67% 72% 68% 65% | 48 65% 70% 66% 63% | 54 62% 67% 63% 60% | 60 60% 65% 61% 58% | 66 57% 61% 57% 54% | 72 55% 58% 54% 51% | 53% 54% 50% 47% | 51% 51% 47% 44% | 49% 47% 43% 40% |
| Starting engine hours listed in () New (<=150 hrs) Used (<=450 hrs) Used (<=880 hrs) Used (<=1300 hrs) Used (<=1690 hrs) | 73% 80% 76% 73% 69% | 71% 77% 73% 70% 66% | 36 69% 75% 71% 68% 64% | 42 67% 72% 68% 65% 61% | 48 65% 70% 66% 63% 59% | 54 62% 67% 63% 60% 56% | 60 60% 65% 61% 58% 54% | 66 57% 61% 57% 54% 50% | 72 55% 58% 54% 51% 47% | 53% 54% 50% 47% 43% | 51% 51% 47% 44% 40% | 49% 47% 43% 40% 36% |
| Starting engine hours listed in () New (<=150 hrs) Used (<=450 hrs) Used (<=880 hrs) Used (<=1300 hrs) Used (<=1690 hrs) Used (<=2080 hrs) | 73% 80% 76% 73% 69% | 71% 77% 73% 70% 66% 63% | 36 69% 75% 71% 68% 64% 61% | 42 67% 72% 68% 65% 61% 58% | 48 65% 70% 66% 63% 59% 56% | 54 62% 67% 63% 60% 56% 53% | 60 60% 65% 61% 58% 54% 51% | 66 57% 61% 57% 54% 50% 47% | 72 55% 58% 54% 51% 47% | 53% 54% 50% 47% 43% 40% | 51% 51% 47% 44% 40% 37% | 49% 47% 43% 40% 36% 33% |

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| | Tax- Deductible Payments | Take Depreciation Like a Loan | Low Payment & High Residual | End-of-Lease Options |
|-----------|--------------------------------|-------------------------------------|-----------------------------------|------------------------------------|
| FPO Lease | Х | | Х | Purchase, Trade or Surrender |
| PRO Lease | X | | Х | Purchase, Trade or Renew |

FPO leases offer an option to surrender the equipment at the end of the lease.

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150 HOURS / YEAR EFFECTIVE JUN 1 - DEC 31, 2025



Every sized farm and acreage can save using these highly competitive new and used, up to 10 years, utility tractor (35-139hp) PRO and FPO residuals. Hurry, take advantage of this special offer!

| Case IH 150 hr/yr PRO | | Term (mo.) and Residual Guidelines | | | | | | | | | | |
|------------------------------------|-------------|------------------------------------|-------------|-------------|-------------|-----|-------------|-------------|-----|-------------|-------------|-----|
| Starting engine hours listed in () | 24 | 30 | 36 | 42 | 48 | 54 | 60 | 66 | 72 | 78 | 84 | 90 |
| New (<=150 hrs) | 81% | 78% | 76 % | 73% | 71 % | 68% | 66% | 63% | 60% | 57 % | 54% | 52% |
| Used (<=450 hrs) | 82% | 79 % | 76% | 75 % | 74 % | 73% | 7 1% | 66% | 62% | 58% | 54% | 50% |
| Used (<=880 hrs) | 78 % | 75 % | 72 % | 71 % | 70 % | 69% | 67 % | 62% | 58% | 54 % | 50% | 46% |
| Used (<=1300 hrs) | 75 % | 72% | 69% | 68% | 68% | 66% | 64% | 59 % | 55% | 51% | 47 % | 43% |
| Used (<=1690 hrs) | 71% | 68% | 65% | 64% | 63% | 62% | 60% | 55% | 51% | 47 % | 43% | 39% |
| Used (<=2080 hrs) | 68% | 65% | 62% | 61% | 61% | 59% | 57 % | 52% | 48% | 44% | 40% | 36% |
| Used (<=2440 hrs) | 64% | 61% | 58% | 57 % | 56% | 55% | 53% | 48% | 44% | 40% | 36% | 33% |
| Used (<=2790 hrs) | 61% | 56% | 55% | 54% | 54% | 51% | 50% | 45% | 41% | 37 % | 33% | 32% |
| Used (<=3130 hrs) | 57 % | 54% | 51% | 50% | 49% | 48% | 47 % | 44% | 40% | 36% | 32% | 31% |

| Case IH 150 hr/yr FP0 [.] | | Term (mo.) and Residual Guidelines | | | | | | | | | | |
|------------------------------------|-------------|------------------------------------|-------------|-------------|-----|-------------|-------------|-----|-------------|-------------|-----|-----|
| Starting engine hours listed in () | 24 | 30 | 36 | 42 | 48 | 54 | 60 | 66 | 72 | 78 | 84 | 90 |
| New (<=150 hrs) | 71% | 68% | 66% | 63% | 61% | 58% | 56% | 53% | 50% | 47 % | 44% | 42% |
| Used (<=450 hrs) | 72% | 69% | 66% | 65% | 64% | 63% | 61% | 56% | 52 % | 48% | 44% | 40% |
| Used (<=880 hrs) | 68% | 65% | 62% | 61% | 60% | 59 % | 57 % | 52% | 48% | 44% | 40% | 36% |
| Used (<=1300 hrs) | 65% | 62% | 59 % | 58% | 58% | 56% | 54% | 49% | 45 % | 41% | 37% | 33% |
| Used (<=1690 hrs) | 61% | 58% | 55% | 54% | 53% | 52 % | 50% | 45% | 41% | 37 % | 33% | 29% |
| Used (<=2080 hrs) | 58% | 55% | 52% | 51% | 51% | 49% | 47 % | 42% | 38% | 34% | 30% | 26% |
| Used (<=2440 hrs) | 54% | 51% | 48% | 47 % | 46% | 45% | 43% | 38% | 34% | 30% | 26% | 23% |
| Used (<=2790 hrs) | 51% | 46% | 45% | 44% | 44% | 41% | 40% | 35% | 31% | 27% | 23% | 22% |
| Used (<=3130 hrs) | 47 % | 44% | 41% | 40% | 39% | 38% | 37 % | 34% | 30% | 26% | 22% | 21% |

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All rates and terms are subject to credit approval. Free 45-day rate commitment on all terms. AgDirect reserves all rights to cancel or change rates and terms at any time and without notice. Consult your tax and accounting advisors before engaging in any lease transaction. AgDirect is an equipment financing program offered by Farm Credit Services of America and other lenders, including participating Farm Credit System Institutions.

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| Eligible Brands: Fendt, New Holland, Kubota, Massey Ferguson, | | | | Term | (mo.) | and Re | esidua | al Guidelines | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|----------------------------|--|--|--|--|--|
| McCormick 150 hr/yr PRO Starting engine hours listed in () | 24 | 30 | 36 | 42 | 48 | 54 | 60 | 66 | 72 | 78 | 84 | 90 | | | |
| New (<=150 hrs) | 81% | 78% | 76% | 73% | 7 1% | 68% | 66% | 61% | 57 % | 53% | 49% | 45 % | | | |
| Used (<=450 hrs) | 78% | 75 % | 73% | 70% | 68% | 65% | 63% | 60% | 58% | 55% | 53% | 51% | | | |
| Used (<=880 hrs) | 73% | 70 % | 68% | 65% | 63% | 60% | 58% | 55% | 53% | 50% | 48% | 46% | | | |
| Used (<=1300 hrs) | 69% | 66% | 64% | 61% | 59 % | 56% | 54% | 51% | 49% | 46% | 44% | 42% | | | |
| Used (<=1690 hrs) | 64% | 61% | 59 % | 56% | 54% | 51% | 49% | 46% | 44% | 41% | 39% | 37 % | | | |
| Used (<=2080 hrs) | 60% | 57 % | 55% | 52% | 50% | 47 % | 45 % | 42% | 40% | 37% | 35% | 33% | | | |
| Used (<=2440 hrs) | 55% | 52 % | 50% | 47 % | 45 % | 42% | 40% | 37 % | 35% | 33% | 31% | 29% | | | |
| Used (<=2790 hrs) | 51% | 48% | 46% | 43% | 41% | 38% | 36% | 33% | 31% | 29% | 27% | 25% | | | |
| Used (<=3130 hrs) | 46% | 43% | 40% | 38% | 36% | 33% | 30% | 28% | - | - | - | - | | | |
| | | | | | | | | | | | | | | | |
| Eligible Brands: Fendt, New Holland, Kubota, Massey Ferguson, McCormick 150 br/vr EPO: | | | | Term | (mo.) a | and Re | esidua | l Guid | elines | , | | | | | |
| | 24 | 30 | 36 | Term 42 | (mo.) (| and Re | esidua 60 | l Guid | elines | 78 | 84 | 90 | | | |
| Kubota, Massey Ferguson, McCormick 150 hr/yr FPO | 24 71% | 30 68% | | | | | | | ı | | 84 39% | 90 35% | | | |
| Kubota, Massey Ferguson, McCormick 150 hr/yr FPO Starting engine hours listed in () | | | 36 | 42 | 48 | 54 | 60 | 66 | 72 | 78 | | | | | |
| Kubota, Massey Ferguson, McCormick 150 hr/yr FP0 Starting engine hours listed in () New (<=150 hrs) | 71% | 68% | 36 66% | 42 63% | 48 61% | 54 58% | 60 56% | 66 51% | 72 47% | 78 43% | 39% | 35% | | | |
| Kubota, Massey Ferguson, McCormick 150 hr/yr FPO' Starting engine hours listed in () New (<=150 hrs) Used (<=450 hrs) | 71% 68% | 68% 65% | 36 66% 63% | 42 63% 60% | 48 61% 58% | 54 58% 55% | 60 56% 53% | 66 51% 50% | 72 47% 48% | 78 43% 45% | 39% 43% | 35% 41% | | | |
| Kubota, Massey Ferguson, McCormick 150 hr/yr FPO' Starting engine hours listed in () New (<=150 hrs) Used (<=450 hrs) Used (<=880 hrs) | 71% 68% 63% | 68% 65% 60% | 36 66% 63% 58% | 42 63% 60% 55% | 48 61% 58% 53% | 54 58% 55% 50% | 60 56% 53% 48% | 66 51% 50% 45% | 72 47% 48% 43% | 78 43% 45% 40% | 39% 43% 38% | 35% 41% 36% | | | |
| Kubota, Massey Ferguson, McCormick 150 hr/yr FPO' Starting engine hours listed in () New (<=150 hrs) Used (<=450 hrs) Used (<=880 hrs) Used (<=1300 hrs) | 71% 68% 63% 59% | 68% 65% 60% 56% | 36 66% 63% 58% 54% | 42 63% 60% 55% 51% | 48 61% 58% 53% 49% | 54 58% 55% 50% 46% | 60 56% 53% 48% 44% | 66 51% 50% 45% 41% | 72 47% 48% 43% 39% | 78 43% 45% 40% 36% | 39% 43% 38% 34% | 35% 41% 36% 32% | | | |
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| Kubota, Massey Ferguson, McCormick 150 hr/yr FPO' Starting engine hours listed in () New (<=150 hrs) Used (<=450 hrs) Used (<=880 hrs) Used (<=1300 hrs) Used (<=1690 hrs) Used (<=2080 hrs) | 71% 68% 63% 59% 54% 50% | 68% 65% 60% 56% 51% 47% | 36 66% 63% 58% 54% 49% 45% | 42 63% 60% 55% 51% 46% 42% | 48 61% 58% 53% 49% 44% 40% | 54 58% 55% 50% 46% 41% 37% | 60 56% 53% 48% 44% 39% 35% | 66 51% 50% 45% 41% 36% 32% | 72 47% 48% 43% 39% 34% 30% | 78 43% 45% 40% 36% 31% 27% | 39% 43% 38% 34% 29% 25% | 35% 41% 36% 32% 27% 23% | | | |

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