



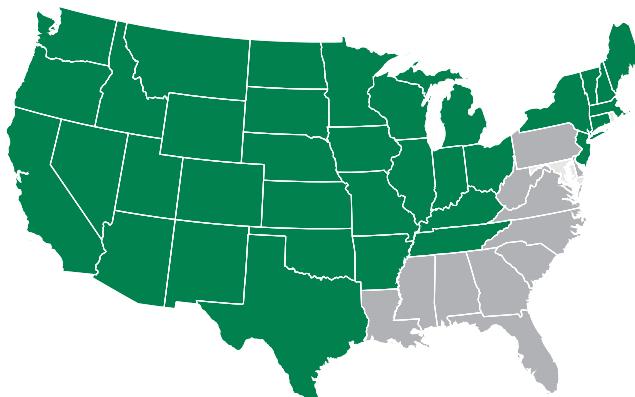
# Equipment financing that meets the needs of your customers

## Powered by Farm Credit

AgDirect is offered by participating associations of the Farm Credit System – representing 75% of total Farm Credit System association assets and a capital base of \$35 billion. That means along with offering the most ag-friendly terms in the business, AgDirect is one of the most financially secure and dependable sources for equipment financing.

## AgDirect is Available in the States of:

AR, AZ, CA, CO, CT, IA, ID, IL, IN, KS, KY, MA, ME, MI, MN, MO, MT, NE, ND, NH, NJ, NM, NV, NY, OH, OK, OR, RI, SD, TN, TX, UT, VT, WA, WI, WY



## Interest Rates (Now Through March 31, 2026)

<b>1.99%</b> 3-year Fixed	<b>2.99%</b> 4-year Fixed	<b>3.99%</b> 5-year Fixed	<b>4.99%</b> 7-year Fixed
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On all new AMAZONE tillage equipment.

Enter the AMAZONE special program rate and term in the special instructions of the AgDirect application.  
Example: "AMAZONE special program, 2.99% for 3 years."

## Simple, Fast and Flexible Financing Facts



**99%**  
of dealers would  
recommend  
AgDirect to their  
next customer\*



Most credit  
decisions are  
made in **30**  
seconds or less



**100%**  
of calls are  
answered by a  
live person



Largest  
non-captive  
ag equipment  
lender for  
**10+** years

Call 888-525-9805 or visit [agdirect.com](http://agdirect.com) today.

\*All rates and terms are subject to approval. Free fixed-rate lock for 0 to 45 days. Applications not funded within 45 days of application date are subject to rate change. Contact AgDirect® for rate locks greater than 45 days.

^Minimum finance amount higher for recipients in NM.

Rates outlined herein are for informational purposes only and may be cancelled or changed at any time without notice. The final rate for each transaction will be set forth in the financing documents signed by the customer. Rates listed above are for illustrative purposes only to assist in comparing lease payments to the cost of a loan. They are not intended as, and should not be relied on as, tax or accounting advice. Applicants should consult their tax accounting advisors regarding appropriate treatment of any lease transaction. DOCUMENTATION FEES: The maximum documentation fee (i.e., origination fee, document fee, processing fee, application fee, closing fee, or similar fee) for each transaction shall be the lesser of \$300 or the amount allowed under applicable state law. All such fees shall be disclosed on the final financing documents; AgDirect and/or the financing company shall receive up to the first \$150 of such fee, and Dealer's share, if any, will equal the remainder of the fee disclosed on the financing documents. AgDirect is an equipment financing program offered by Farm Credit Services of America and other lenders, including participating Farm Credit System Institutions.



# Equipment financing that meets the needs of your customers

Effective February 1- 28, 2026



## Commercial Retail Program

**2.9%**  
for 60 Months

**5%**  
Cash in Lieu

## Core Retail Program

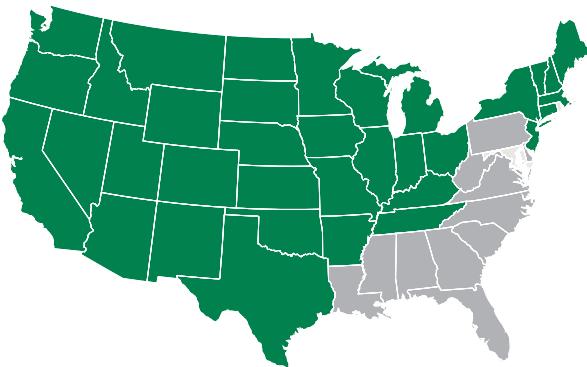
**0.90%**  
for 60 Months

**5%**  
Cash in Lieu

Enter the KRONE special program rate and term in the special instructions of the AgDirect application.  
Example: "KRONE special program, 2.9% for 60 Months."



## AgDirect is Available in These States:



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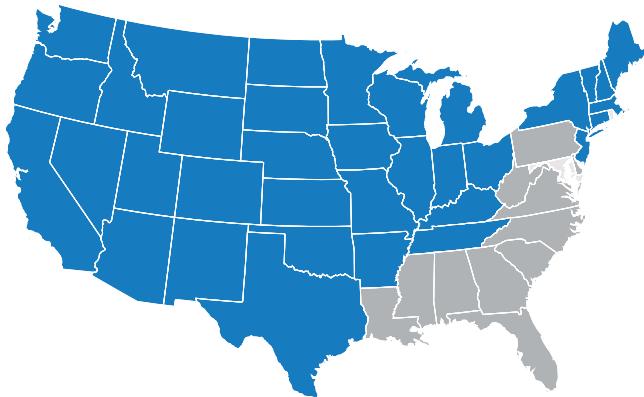


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## Interest Rates (January 1- February 28, 2026)

**3.79%**

3-year Fixed

**4.29%**

4-year Fixed

**4.79%**

5-year Fixed

Enter the LEMKEN special program rate and term in the special instructions of the AgDirect application.

Example: "LEMKEN special program, 3.79% for 3 years."

## Purchase Only

- New equipment
- 20% down payment
- Minimum finance amount: \$10K, may be higher in certain states<sup>^</sup>
- Maximum finance amount: 100% of invoice amount

## Simple, Fast and Flexible Financing Facts



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# Versatile® Tractor Leasing Residuals\*

Effective: February 1 - 28, 2026



Now is the time to lock in a low lease payment! Take advantage of special FPO, PRO and PUT AgDirect® residuals on new and used Versatile® tractors.

## New Versatile Tractors

Current or prior model year / Never retailed / < 150 demo hours

	HOUR LIMITS	3	3.5	4	4.5	5	5.5	7	7.5
		YR PRO / PUT							
Row Crop	300/yr	59%	57%	55%	52%	49%	46%	37%	36%
	450/yr	52%	50%	48%	46%	44%	42%	37%	36%
	600/yr	51%	49%	47%	45%	43%	41%	36%	35%
	900/yr	50%	47%	45%	43%	41%	39%	---	---
	1200/yr	48%	45%	42%	39%	36%	---	---	---
	No Limits	37%	34%	31%	28%	26%	24%	---	---
Tracked	300/yr	60%	58%	56%	53%	51%	50%	48%	47%
	450/yr	53%	51%	49%	47%	46%	44%	39%	38%
	600/yr	52%	50%	48%	46%	45%	43%	38%	37%
	900/yr	47%	44%	42%	40%	38%	36%	---	---
	1200/yr	47%	44%	41%	38%	36%	---	---	---
	No Limits	30%	29%	28%	26%	25%	23%	---	---
4WD	300/yr	60%	58%	56%	53%	50%	47%	40%	28%
	450/yr	56%	54%	53%	50%	47%	44%	37%	35%
	600/yr	55%	53%	52%	49%	46%	43%	36%	34%
	900/yr	50%	49%	48%	45%	43%	41%	---	---
	1200/yr	45%	44%	43%	39%	36%	---	---	---
	No Limits	37%	36%	35%	32%	30%	28%	---	---
All Types	HOUR LIMITS	3 YR FPO	3.5 YR FPO	4 YR FPO	4.5 YR FPO	5 YR FPO	5.5 YR FPO	7 YR FPO	7.5 YR FPO
	300/yr	39%	37%	35%	32%	29%	26%	17%	---
	600/yr	31%	29%	27%	25%	23%	21%	16%	---

## Used Versatile Tractors

Up to 10 years old

All Types	HOUR LIMITS	3-3.5 YR	4-4.5 YR	5-5.5 YR	7-7.5 YR
		PRO / PUT	PRO / PUT	PRO / PUT	PRO / PUT
	No Limits	35%	30%	25%	---

The final residual percentage will be based on the lower of either the actual/advertised sales price or 100% of the Resale Cash value of the current edition of IRON Guide.

\*Residuals outlined herein are for illustrative purposes only to assist in calculating a lease payment and were effective July 2025 when changes were last made to the full matrix. Residuals are subject to change without notice. // \*\*FPO leases with a sale price equal to or greater than \$150,000 and residual of 40% or greater are subject to price verification. This price verification may impact stated residuals. // ^Applicants should consult their tax accounting advisors regarding appropriate treatment of any lease transaction. // †The AgDirect team of Farm Credit Services of America is a limited agent of Farm Credit Leasing Services Corporation (FCL). FCL is lessor for all leases. // ‡Rates outlined herein are for illustrative purposes only to assist in comparing lease payments to the cost of a loan. They are not intended as, and should not be relied on as, tax or accounting advice. All rates and terms are subject to credit approval. No rate lock fees on fixed-rate lock of 0 to 45 days. Applications not funded within 45 days of application date are subject to rate change. Contact AgDirect for rate locks greater than 45 days. Rates outlined herein are for information purposes only and may be canceled or changed at any time without notice. The final rate for each transaction will be set forth in the leasing documents signed by the customer. // DOCUMENTATION FEES: The maximum documentation fee (i.e., origination fee, document fee, processing fee, application fee, closing fee, or similar fee) for each transaction shall be the lesser of \$300 or the amount allowed under applicable state law. All such fees shall be disclosed on the final financing documents; AgDirect and/or the financing company shall receive up to the first \$150 of such fee, and Dealer's share, if any, will equal the remainder of the fee disclosed on the financing documents. // AgDirect is an equipment financing program offered by Farm Credit Services of America and other lenders, including participating Farm Credit System Institutions. // Versatile® is a registered trademark owned by Buhler Versatile, Inc.



## Walk Away Lease (FPO-Fixed Purchase Option)\*\*

- Tax deductible payments^
- Lower payment than typical purchase
- End of Lease Options: Purchase, Trade or Surrender

## Lease-to-own (PRO-Purchase or Renew Option)

- Tax deductible payments^
- Lowest payment, highest residual
- End of Lease Options: Purchase, Trade or Renew

## Balloon payment (PUT-Purchase Upon Termination)

- Tax deductible depreciation & interest^
- Lowest payment, highest residual
- End of Lease Options: Purchase or Trade

## Excess Hour Charge

Row Crop: \$163 / Engine hour

Tracked: \$196 / Engine hour

4WD: \$196 / Engine hour

**Contact your Versatile dealer for special low rates on qualifying new equipment.**

## Standard Rates<sup>††</sup>

	TERMS	\$250K+	\$100K - <\$250K	\$25K - <\$100K	\$10K - <\$25K
Fixed	2 – 3 yr	6.20%	6.50%	6.80%	7.00%
	4 – 5 yr	6.20%	6.50%	6.80%	7.00%
	6 – 7 yr	6.50%	6.80%	7.00%	7.20%

7:30 a.m. to 5:30 p.m. CT  
call 888-525-9805 or email  
info@agdirect.com  
agdirect.com