Effective July 1 - 31, 2020

**RATES + TERMS**

**AGDIRECT.COM**

**PURCHASE & REFINANCE**
- New & used equipment

**AUCTION & PRIVATE PARTY**
- Used machinery & titled equipment
- Purchase or refinance
- Irrigation equipment not eligible
- Sales price minimum of $25k

**LEASE**
- New & used equipment
- Not available: Under $10K, Variable rates

**TITLED**
- New & used titled equipment
- Purchase or refinance
- Not eligible for leases
- 2 to 5 year term

<table>
<thead>
<tr>
<th>TERMS</th>
<th>$75,000+</th>
<th>$25,000 TO $74,999</th>
<th>$10,000 TO $24,999</th>
<th>$5,000 TO $9,999</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIXED</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 - 5 years</td>
<td>2.99%</td>
<td>3.99%</td>
<td>4.99%</td>
<td>6.99%</td>
</tr>
<tr>
<td>6 - 7 years</td>
<td>3.49%</td>
<td>4.49%</td>
<td>5.49%</td>
<td>- - -</td>
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<tr>
<td>VARIABLE**</td>
<td></td>
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**TERMS & CONDITIONS**
- All rates and terms are subject to credit approval. Free 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.
- Variable rate is based on the Prime Rate plus or minus a fixed spread. This is subject to change as the Prime Rate changes. Variable rate not available for leases.
- AgDirect reserves the right to cancel or change rates and terms at any time and without notice. Rates outlined herein are for informational purposes only. The final rate for each transaction will be set forth in the financing documents signed by the customer.
- AgDirect is an equipment financing program offered by participating Farm Credit System Institutions with lease financing provided by Farm Credit Leasing Services Corporation.
- **DOCUMENTATION FEES:** The maximum documentation fee (i.e., origination fee, document fee, processing fee, application fee, closing fee, or similar fee) for each AgDirect transaction shall be the lesser of $300 or the amount allowed under applicable state law. All such fees for an AgDirect transaction shall be disclosed on the AgDirect financing documents. AgDirect/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 AgDirect financing documents.
# Pivot Rates + Terms

**Effective July 1 – 31, 2020**

## Purchase & Refinance

- New & used equipment

## Lease

- New & used equipment
- Not available: Under $10k, Variable rates

### Terms

<table>
<thead>
<tr>
<th>Terms</th>
<th>Fixed</th>
<th>Variable**</th>
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<td>2.99%</td>
</tr>
<tr>
<td>10 year</td>
<td>4.99%</td>
<td>2.99%</td>
</tr>
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### Rates

- **$25,000 TO $74,999**
- **$10,000 TO $24,999**
- **$5,000 TO $9,999**

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<td>5.49%</td>
<td>3.49%</td>
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## Technology Products

- Limited to 3-year term (Remote telemetry products)
- 25% minimum down payment

## Conversion Products

- Sprinkler packages, panel upgrades, & conversion packages when sold separately & put on existing pivot
- Limited to a 5-year term
- 20% minimum down payment

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*Free 45-day rate commitment. Applications not funded within 45 days from time of application are subject to rate change. Contact AgDirect® for rate locks greater than 45 days.*