### STANDARD LOAN
- New & used equipment
- Purchase or refinance

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

### LEASE
- New & used equipment
- Purchase or refinance
- 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>3.24%</td>
<td>3.99%</td>
<td>5.24%</td>
<td>7.24%</td>
</tr>
<tr>
<td></td>
<td>6 - 7 years</td>
<td>3.99%</td>
<td>4.99%</td>
<td>5.99%</td>
</tr>
<tr>
<td>VARIABLE**</td>
<td>2.74%</td>
<td>2.99%</td>
<td>3.74%</td>
<td>5.74%</td>
</tr>
<tr>
<td></td>
<td>6 - 7 years</td>
<td>2.74%</td>
<td>2.99%</td>
<td>3.74%</td>
</tr>
</tbody>
</table>

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**All rates and terms are subject to credit approval. Free 45-day rate commitment on all terms.**

**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.**

**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.
## STANDARD LOAN
- New & used equipment
- Purchase or refinance

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

## LEASE
- New & used equipment
- Purchase or refinance
- Not available: Under $10k, Variable rates

## 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

<table>
<thead>
<tr>
<th>TERMS</th>
<th>STANDARD LOAN</th>
<th>TECHNOLOGY PRODUCTS ***</th>
<th>LEASE</th>
<th>CONVERSION PRODUCTS ***</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 - 5 years</td>
<td>$75,000+</td>
<td>$25,000 TO $74,999</td>
<td>2.74%</td>
<td>2.74%</td>
</tr>
<tr>
<td>6 - 7 years</td>
<td>3.24%</td>
<td>3.99%</td>
<td>3.99%</td>
<td></td>
</tr>
<tr>
<td>10 year</td>
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</tr>
<tr>
<td>2 - 5 years</td>
<td>2.74%</td>
<td>2.99%</td>
<td>3.74%</td>
<td></td>
</tr>
<tr>
<td>6 - 10 years</td>
<td>2.74%</td>
<td>2.99%</td>
<td>3.74%</td>
<td></td>
</tr>
</tbody>
</table>

*** 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.

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- **All rates and terms are subject to credit approval. Free 45-day rate commitment on all terms.**
- **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.**
- **10-year term not available for leases.**
- **Zero down option - new pivots only.**
- **AgDirect® reserves all rights 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.**
- **USED PIVOTS - 20% down payment required for all financing. 7-year max term, no soft costs. Leases restricted to $1100 residuals.**
- **Down payment requirements are flexible and based on credit quality.**
- **Complete legal description, real estate title holder and invoice are required at application.**
- **$10,000 is minimum amount financed.**

- **SOFT COST (well, underground pipe/wire, dirt-work, concrete and any parts located below ground) financing is allowed but limited to 20% above and beyond NASS COST (pivot, engine, motor, gear-head, above-ground pumps, any parts above ground that have a serial number) financed in the project. This amount is based on credit quality. Soft cost exceeding 20% may require additional financial information.**
- **All terms subject to change and based on applicant’s credit history.**
- **Customer should always consult their tax advisor to help determine which financing product is right for them.**
- **AgDirect® is an equipment financing program offered by participating Farm Credit System Institutions.**
- **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 document. AgDirect Financing Company shall receive up to the last $50 of such fee, and Debter’s share, if any, will equal the remainder of the fee disclosed on the AgDirect financing document.**