

STANDARD / LEASE

New & used equipment

- Standard: buy or refinance
- Lease: equipment may qualify for Just Lease It! See below.
- Lease: Under \$10k not available

	TERMS	\$150,000+	\$50,000—\$149,999	\$10,000—\$49,999	\$5,000—\$9,999
FIXED	2 - 5 years	4.99%	5.49%	5.99%	7.99%
	6 - 7 years	5.49%	5.99%	6.74%	---
VARIABLE** <i>Variable rate not available for leases.</i>	2 - 5 years	4.24%	4.49%	4.49%	6.49%
	6 - 7 years	4.24%	4.49%	4.49%	---

JUST LEASE IT!

Limited to new farm equipment, machinery & irrigation placed in service in 2018

- Current or prior model year only
- Residual 15% & above (FPO & PRO only)
- Not available for cooperatives or titled equipment

	TERMS	\$150,000+	\$50,000—\$149,999	\$10,000—\$49,999	\$5,000—\$9,999
FIXED <i>Variable rate not available for leases.</i>	2 - 5 years	4.79%	5.29%	5.79%	---
	6 - 7 years	5.29%	5.79%	6.54%	---

TITLED

Titled equipment, new & used, buy or refinance

Titled equipment is not eligible for leases.

	TERMS	\$150,000+	\$50,000—\$149,999	\$10,000—\$49,999	\$5,000—\$9,999
FIXED	2 - 5 years	5.49%	5.99%	6.49%	8.49%
VARIABLE**	2 - 5 years	4.74%	4.99%	4.99%	6.99%

AUCTION / PRIVATE PARTY

Standard, new & used, or buy

Sales price minimum of \$25,000. Minimum of 20% down payment required. For titled equipment, add 0.5% to rates listed.

	TERMS	\$150,000+	\$50,000—\$149,999	\$25,000—\$49,999	\$5,000—\$24,999
FIXED	2 - 5 years	5.49%	5.99%	6.49%	---
VARIABLE**	2 - 5 years	4.74%	4.99%	4.99%	---



• *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.