

RATES + TERMS*

EFFECTIVE FEBRUARY 2 – 28, 2023

PURCHASE & REFINANCE

- New & used equipment
- Under \$10k, 2 to 5 year term only

LEASE

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

AUCTION & PRIVATE PARTY

- Used machinery & titled equipment
- Purchase or refinance
- Irrigation equipment not eligible
- Sales price minimum of \$25k

TITLED

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

	TERMS	\$200,000+	\$75,000 to \$199,999	\$25,000 to \$74,999	\$5,000 to \$24,999
FIXED	2 – 3 years	6.95%	7.25%	7.50%	7.75%
	4 – 5 years	7.25%	7.50%	7.75%	7.95%
	6 – 7 years	7.50%	7.75%	7.95%	8.25%
VARIABLE**	2 – 3 years	7.00%	7.25%	7.50%	8.00%
	4 – 5 years	7.00%	7.25%	7.50%	8.00%
	6 – 7 years	7.00%	7.25%	7.50%	8.00%



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

*All rates and terms are subject to credit 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.

**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 Farm Credit Services of America and other lenders, including 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 or Farm Credit Leasing Services Corporation ("FCL") lease documents; AgDirect/Financing Company shall receive up to the first \$300 of such fee, and Dealer's share, if any, will equal the remainder of the fee disclosed on the AgDirect financing documents or FCL lease documents.

PIVOT RATES + TERMS*

EFFECTIVE FEBRUARY 2 – 28, 2023

PURCHASE & REFINANCE

- New & used equipment
- Under \$10k, 2 to 5 year term only

LEASE

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

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

	TERMS	\$200,000+	\$75,000 to \$199,999	\$25,000 to \$74,999	\$5,000 to \$24,999
FIXED	2 – 3 years	6.95%	7.25%	7.50%	7.75%
	4 – 5 years	7.25%	7.50%	7.75%	7.95%
	6 – 7 years	7.50%	7.75%	7.95%	8.25%
	10 year	8.25%	8.50%	8.75%	9.25%
VARIABLE**	2 – 5 years	7.00%	7.25%	7.50%	8.00%
	6 – 10 years	7.00%	7.25%	7.50%	8.00%

Free 45-day fixed-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.



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

AGDIRECT.COM

*All rates and terms are subject to credit 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.

**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. No financing for soft costs. 7-year term option for pivots less than 2 years old, otherwise 5-year max term. Leases restricted to \$1.00 residual. Down payment requirements are flexible and based on credit quality.

Complete legal description, real estate title holder and invoice are required at application. SOFT COST (well, underground pipe/wire, dirt-work, concrete and any parts located below ground) financing is allowed, but is limited to 20% above and beyond HARD COST (pivot, pump, variable frequency drive,

and any parts above ground that have a serial number) financed in the project. This amount is based on credit quality. Customer should always consult with a tax professional for advice on financing or leasing options and tax implications.

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