

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	\$75,000+	\$25,000-\$74,999	\$10,000-\$24,999	\$5,000-\$9,999
FIXED	2 - 5 years	3.99%	4.99%	5.49%	7.49%
	6 - 7 years	3.99%	5.49%	5.99%	- - -
VARIABLE** <i>Variable rate not available for leases.</i>	2 - 5 years	3.99%	4.49%	4.49%	6.49%
	6 - 7 years	3.99%	4.49%	4.49%	- - -

JUST LEASE IT!

Limited to new farm equipment, machinery & irrigation placed in service in 2019

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

	TERMS	\$75,000+	\$25,000-\$74,999	\$10,000-\$24,999	\$5,000-\$9,999
FIXED <i>Variable rate not available for leases.</i>	2 - 5 years	3.79%	4.79%	5.29%	- - -
	6 - 7 years	3.79%	5.29%	5.79%	- - -

TITLED

Titled equipment, new & used, buy or refinance

Titled equipment is not eligible for leases.

	TERMS	\$75,000+	\$25,000-\$74,999	\$10,000-\$24,999	\$5,000-\$9,999
FIXED	2 - 5 years	3.99%	4.99%	5.49%	7.49%
VARIABLE**	2 - 5 years	3.99%	4.49%	4.49%	6.49%

AUCTION / PRIVATE PARTY

Standard, new & used, or buy

- Sales price minimum of \$25,000.
- Minimum of 20% down payment required.
- Irrigation equipment not eligible.

	TERMS	\$75,000+	\$25,000-\$74,999	\$10,000-\$24,999	\$5,000-\$9,999
FIXED	2 - 5 years	3.99%	4.99%	- - -	- - -
VARIABLE**	2 - 5 years	3.99%	4.49%	- - -	- - -



• *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.

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FIXED	2 - 5 years	3.99%	4.99%	5.49%	7.49%
	6 - 7 years	3.99%	5.49%	5.99%	---
	10 years	4.99%	5.99%	6.49%	---
VARIABLE** <i>Variable rate not available for leases.</i>	2 - 5 years	3.99%	4.49%	4.49%	6.49%
	6 - 10 years	3.99%	4.49%	4.49%	---

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FIXED <i>Variable rate not available for leases.</i>	2 - 5 years	3.79%	4.79%	5.29%	---
	6 - 7 years	3.79%	5.29%	5.79%	---

CONTROL PRODUCTS

Sprinkler packages, panel upgrades, & conversion packages when sold separately & put on existing pivot.

Remote telemetry products limited to 3-year term.

	TERMS	\$10,000+	\$5,000—\$9,999
FIXED <i>25% minimum down payment.</i>	3 years	5.49%	---
	4 years	5.49%	---
	5 years	5.49%	---

RATE COMMITMENT TERMS

Free for 0 to 45 days. Applications not funded within 45 days from time of application are subject to rate change. Contact AgDirect® for rate locks greater than 45 days.



- 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 \$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.
- \$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 HARD 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.