

**TAKE ADVANTAGE OF AGDIRECT'S SPECIAL LEASE RATE PROGRAM ON
NEW FARM EQUIPMENT, MACHINERY & IRRIGATION PLACED IN SERVICE IN 2018.**

JUST LEASE IT!

FIXED	TERMS	\$200,000+	\$50,000—\$199,999	\$10,000—\$49,999	\$5,000—\$9,999
Variable rate not available for leases.	2 - 5 years	4.79%	5.29%	5.79%	- - -
	6 - 7 years	5.29%	5.79%	6.29%	- - -

JUST LEASE IT! PROVIDES:

- A low, fixed rate below standard rates
- Flexible payments
- Improved cash flow
- Predictable tax benefits throughout the lease

JUST LEASE IT! PROGRAM REQUIREMENTS:

- New never retailed equipment
- Current or prior model year only
- Residual 15% and above (FPO & PRO only)
- Not available for cooperatives or titled equipment



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

Whether you're interested in financing or leasing a combine, use AgDirect® to drive it home!

RATES OVER \$200,000

All new or used combines. Loan or lease.

	TERMS	LOAN NEW OR USED	LEASE USED COMBINES	JUST LEASE IT! NEW COMBINES
FIXED	2 - 5 years	4.99%*	4.99%*	4.79%*
	6 - 7 years	5.49%*	5.49%*	5.29%*
VARIABLE** Loans only.	2 - 7 years	4.24%*	---	---

RATES & TERMS:
See AgDirect® monthly rate sheet for current standard and special rates.

QUOTES: For more information or a customized finance or lease quote, contact AgDirect®.

LEASING BENEFITS

	TAX-DEDUCTIBLE PAYMENTS	TAX DEPRECIATION LIKE A LOAN	LOW PAYMENT & HIGH RESIDUAL	END-OF-LEASE OPTIONS
PRO LEASE	X		X	Purchase, Trade or Renew
PUT LEASE		X	X	Purchase or Trade

LEASING RESIDUALS

Special residuals for new or late-model used (2013 or newer) combines. PRO or PUT lease.

HOUR LIMITS	36 MO.	42 MO.	48 MO.	54 MO.	60 MO.	66 MO.
200	55%	55%	50%	50%	45%	45%
300	50%	50%	45%	45%	40%	40%
400	45%	45%	40%	40%	35%	35%

- 1,000 maximum starting engine hours, \$50/hour excess usage charge.
- Eligible brands of new or used combines 2013 or newer (John Deere, Case IH, New Holland, AGCO brands, Claas).
- The final residual percentage will be based on the lower of either the actual / advertised sales price or 100% of Resale Cash value of the current edition of IRON Guide.



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• To determine the right type of lease for your business, contact your tax advisor.
• AgDirect® is an equipment financing program offered by participating Farm Credit System Institutions.
• **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.

PLANT IT!

EFFECTIVE UNTIL DECEMBER 31, 2018

Now is the time to lock in a low lease payment! Take advantage of AgDirect's special FPO, PRO and PUT residuals on new and used planters, drills, air seeders, air carts and toolbars for a limited-time only.

	Tax-Deductible Payments	Take Depreciation Like a Loan	Low Payment & High Residual	End-of-Lease Options
FPO LEASE	X		X	Purchase, Trade or Surrender
PRO LEASE	X		X	Purchase, Trade or Renew
PUT LEASE		X	X	Purchase or Trade

	TERM (MO.)							
	24		36		48		60	
	FPO	PRO/PUT	FPO	PRO/PUT	FPO	PRO/PUT	FPO	PRO/PUT
New - eligible brands*	40%	45%	35%	40%	30%	35%	25%	30%
New - all brands	35%	40%	30%	35%	25%	30%	20%	25%
Used <= 5 Years - all brands	25%	30%	20%	25%	15%	20%	10%	15%
Used <= 10 Years - all brands	15%	20%	10%	15%	5%	10%	\$1	-

*Eligible brands: John Deere, Case IH, AGCO brands, New Holland, Kinze and Great Plains.

Rates and terms: See AgDirect monthly rate sheet for current standard and special rates.

For more information or a customized lease quote, contact AgDirect.



7:30 a.m. to 5:30 p.m. CT
Call 888-525-9805 or visit
AGDIRECT.com.

SPRAY IT!

EFFECTIVE UNTIL DECEMBER 31, 2018

Now is the time to lock in a low lease payment! Take advantage of AgDirect's special FPO, PRO and PUT residuals on new and used self-propelled sprayers for a limited-time only.

	Tax-Deductible Payments	Take Depreciation Like a Loan	Low Payment & High Residual	End-of-Lease Options
FPO LEASE	X		X	Purchase, Trade or Surrender
PRO LEASE	X		X	Purchase, Trade or Renew
PUT LEASE		X	X	Purchase or Trade

Self-Propelled Sprayer Residuals	Existing Hours	Hour Limits	Purchase Option	Term (mo.)					
				24	36	48	60	72	84
New	N/A	N/A	PRO or PUT	60%	60%	50%	40%	30%	20%
New*	N/A	300/yr.	FPO	50%	50%	40%	30%	25%	20%
Used <= 3 Years	N/A	N/A	PRO or PUT	50%	50%	45%	40%	30%	20%
Used <= 3 Years*	<1,200 hrs.	300/yr.	FPO	40%	40%	35%	30%	20%	15%
Used <= 5 Years	N/A	N/A	PRO or PUT	40%	40%	30%	25%	20%	
Used <= 5 Years*	<2,000 hrs.	300/yr.	FPO	30%	30%	20%	15%	10%	
Used <= 10 Years	N/A	N/A	PRO or PUT	35%	30%	25%	15%		
Used <= 10 Years*	<2,500 hrs.	300/yr.	FPO	25%	25%	20%	15%		

*Eligible brands: John Deere, Case IH, AGCO/AgChem, Hagie, New Holland, Apache and Miller.

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