Now is the time to lock in a low lease payment! Take advantage of AgDirect’s special PRO and PUT residuals on new and late-model-used (2015 or newer) combines for a limited time only.

Choose from two lease options with the same residuals:

<table>
<thead>
<tr>
<th></th>
<th>Tax-Deductible Payments</th>
<th>Take Depreciation Like a Loan</th>
<th>Low Payment &amp; High Residual</th>
<th>End-of-Lease Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>PRO LEASE</td>
<td>X</td>
<td></td>
<td>X</td>
<td>Purchase, Trade or Renew</td>
</tr>
<tr>
<td>PUT LEASE</td>
<td></td>
<td>X</td>
<td>X</td>
<td>Purchase or Trade</td>
</tr>
</tbody>
</table>

### PRO AND PUT LEASE RESIDUALS

<table>
<thead>
<tr>
<th>Hour Limits</th>
<th>36 mo.</th>
<th>42 mo.</th>
<th>48 mo.</th>
<th>54 mo.</th>
<th>60 mo.</th>
<th>66 mo.</th>
</tr>
</thead>
<tbody>
<tr>
<td>200</td>
<td>50%</td>
<td>48%</td>
<td>45%</td>
<td>43%</td>
<td>40%</td>
<td>38%</td>
</tr>
<tr>
<td>300</td>
<td>45%</td>
<td>43%</td>
<td>40%</td>
<td>38%</td>
<td>35%</td>
<td>33%</td>
</tr>
<tr>
<td>400</td>
<td>35%</td>
<td>33%</td>
<td>30%</td>
<td>–%</td>
<td>–%</td>
<td>–%</td>
</tr>
</tbody>
</table>

1,000 maximum starting engine hours, $200/hour excess usage charge.

Eligible brands of new or used combines 2015 or newer (John Deere, Case IH, New Holland, Massey Ferguson, Fendt, Gleaner, Claas/Lexion.
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.

### LEASE-TO OWN (PRO-Purchase or Renew Option)

Tax deductible payments / Lowest payment, highest residual
End of Lease Options: Purchase, Trade or Renew

### BALLOON PAYMENT (PUT-Purchase Upon Termination)

Tax deductible depreciation & interest
Lowest payment, highest residual
End of Lease Options: Purchase or Trade

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

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

All rates and terms are subject to credit approval. Free 45-day rate commitment on all terms. AgDirect reserves all rights to cancel or change rates and terms at any time and without notice. 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 with lease financing provided by Farm Credit Leasing Services Corporation.

7:30 a.m. to 5:30 p.m. CT
Call 888-525-9805 or visit AGDIRECT.COM.
Now is the time to lock in a low lease payment! Take advantage of AgDirect’s special lease residuals on new (current or prior model year only; never retailed) and used grain carts, dump carts, forage wagons, dump wagons, tillage equipment, and heads (cornheads/drapers/platforms).

### CARTS & WAGONS + TILLAGE + HEADS

**EFFECTIVE UNTIL DECEMBER 31, 2020**

Now is the time to lock in a low lease payment! Take advantage of AgDirect’s special lease residuals on new (current or prior model year only; never retailed) and used grain carts, dump carts, forage wagons, dump wagons, tillage equipment, and heads (cornheads/drapers/platforms).

<table>
<thead>
<tr>
<th>Residuals</th>
<th>Purchase Option</th>
<th>36</th>
<th>42</th>
<th>48</th>
<th>54</th>
<th>60</th>
<th>66</th>
</tr>
</thead>
<tbody>
<tr>
<td>New</td>
<td>PRO or PUT</td>
<td>35%</td>
<td>30%</td>
<td>30%</td>
<td>25%</td>
<td>25%</td>
<td>23%</td>
</tr>
<tr>
<td>New</td>
<td>FPO</td>
<td>30%</td>
<td>25%</td>
<td>25%</td>
<td>20%</td>
<td>20%</td>
<td>18%</td>
</tr>
<tr>
<td>Used - up to 5 years old</td>
<td>PRO or PUT</td>
<td>25%</td>
<td>20%</td>
<td>20%</td>
<td>15%</td>
<td>15%</td>
<td>15%</td>
</tr>
<tr>
<td>Used - up to 5 years old</td>
<td>FPO</td>
<td>20%</td>
<td>15%</td>
<td>15%</td>
<td>10%</td>
<td>10%</td>
<td>8%</td>
</tr>
<tr>
<td>Used - up to 10 years old</td>
<td>PRO or PUT</td>
<td>15%</td>
<td>10%</td>
<td>10%</td>
<td>$1</td>
<td>$1</td>
<td>$1</td>
</tr>
<tr>
<td>Used - up to 10 years old</td>
<td>FPO</td>
<td>10%</td>
<td>5%</td>
<td>5%</td>
<td>$1</td>
<td>$1</td>
<td>$1</td>
</tr>
</tbody>
</table>

**Example:** New $50,000 grain cart, 66-month PRO lease. Payments under $7,500.

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**Tax-Deductible Payments**

- FP0 Lease: X
- PRO Lease: X
- PUT Lease: X

**Take Depreciation Like a Loan**

- FP0 Lease: X
- PRO Lease: X
- PUT Lease: X

**Low Payment & High Residual**

- FP0 Lease: Purchase, Trade or Surrender
- PRO Lease: Purchase, Trade or Renew
- PUT Lease: Purchase or Trade

**End-of-Lease Options**

- FP0 leases offer an option to surrender the equipment at the end of the lease.
- PRO and PUT leases offer higher residuals than the FP0 without the option to surrender at the end of the lease.

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