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>PRO LEASE</th>
<th>PUT LEASE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td></td>
<td>Purchase, Trade or Renew</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 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**

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

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

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.**

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### Residuals

<table>
<thead>
<tr>
<th>Purchase Option</th>
<th>Term (mo.)</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 PRO or PUT</td>
<td>35%</td>
<td>30%</td>
<td>30%</td>
<td>25%</td>
<td>25%</td>
<td>23%</td>
<td></td>
</tr>
<tr>
<td>New FPO</td>
<td>30%</td>
<td>25%</td>
<td>25%</td>
<td>20%</td>
<td>20%</td>
<td>18%</td>
<td></td>
</tr>
<tr>
<td>Used - up to 5 years old PRO or PUT</td>
<td>25%</td>
<td>20%</td>
<td>20%</td>
<td>15%</td>
<td>15%</td>
<td>15%</td>
<td></td>
</tr>
<tr>
<td>Used - up to 5 years old FPO</td>
<td>20%</td>
<td>15%</td>
<td>15%</td>
<td>10%</td>
<td>10%</td>
<td>8%</td>
<td></td>
</tr>
<tr>
<td>Used - up to 10 years old PRO or PUT</td>
<td>15%</td>
<td>10%</td>
<td>10%</td>
<td>$1</td>
<td>$1</td>
<td>$1</td>
<td></td>
</tr>
<tr>
<td>Used - up to 10 years old FPO</td>
<td>10%</td>
<td>5%</td>
<td>5%</td>
<td>$1</td>
<td>$1</td>
<td>$1</td>
<td></td>
</tr>
</tbody>
</table>

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

**FPO Leases:**
- **Tax-Deductible Payments:** X
- **Take Depreciation Like a Loan:** X
- **Low Payment & High Residual:** X
- **End-of-Lease Options:** Purchase, Trade or Surrender

**PRO Leases:**
- **Tax-Deductible Payments:** X
- **Take Depreciation Like a Loan:** X
- **Low Payment & High Residual:** X
- **End-of-Lease Options:** Purchase, Trade or Renew

**PUT Leases:**
- **Tax-Deductible Payments:** X
- **Take Depreciation Like a Loan:** X
- **Low Payment & High Residual:** X
- **End-of-Lease Options:** Purchase or Trade

FPO leases offer an option to surrender the equipment at the end of the lease.

PRO and PUT leases offer higher residuals than the FPO without the option to surrender at the end of the lease.

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**Rates and terms:**

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