



HARVEST IT! PROGRAM FOR COMBINES

EFFECTIVE THROUGH 12/31/2022

Looking for walkaway lease options on combines? Contact AgDirect for FPO lease options.

Now is the time to lock in a low lease payment! Take advantage of AgDirect®'s special PRO and PUT residuals on new and up to 10-year-old (2012 or newer) combines and grain carts for a limited time only.

PRO AND PUT LEASE RESIDUALS FOR MODEL YEARS 2021, 2022 (NEVER RETAILED)

Hour Limits	36 mo.	42 mo.	48 mo.	54 mo.	60 mo.	66 mo.
200	55%	52%	50%	47%	45%	40%
300	50%	47%	45%	42%	40%	37%
400	45%	42%	40%	37%	35%	33%

PRO AND PUT LEASE RESIDUALS FOR UP TO 10 YEARS OLD (2012 OR NEWER) < 500 ENGINE HOURS

Hour Limits	36 mo.	42 mo.	48 mo.	54 mo.	60 mo.	66 mo.
200	52%	49%	47%	44%	42%	38%
300	47%	45%	42%	40%	37%	33%
400	39%	34%	30%	25%	20%	-%

PRO AND PUT LEASE RESIDUALS FOR UP TO 10 YEARS OLD (2012 OR NEWER) < 1,000 ENGINE HOURS

Hour Limits	36 mo.	42 mo.	48 mo.	54 mo.	60 mo.	66 mo.
200	50%	48%	45%	43%	40%	38%
300	45%	43%	40%	38%	35%	33%
400	35%	33%	30%	-%	-%	-%

PRO AND PUT LEASE RESIDUALS FOR UP TO 10 YEARS OLD (2012 OR NEWER) < 1,500 ENGINE HOURS

Hour Limits	36 mo.	42 mo.	48 mo.	54 mo.	60 mo.	66 mo.
200	30%	27%	25%	22%	20%	-%

PRO AND PUT LEASE RESIDUALS FOR UP TO 10 YEARS OLD (2012 OR NEWER) ALL ENGINE HOURS

Hour Limits	36 mo.	42 mo.	48 mo.	54 mo.	60 mo.	66 mo.
No Limits	25%	22%	20%	17%	15%	15%

\$290/hour excess usage charge.

Eligible brands of new or used combines 2012 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.

SEE PAGE 2 FOR SPECIAL GRAIN CART RESIDUALS



HARVEST IT! PROGRAM FOR GRAIN CARTS

EFFECTIVE THROUGH 12/31/2022

Take advantage of AgDirect®'s special lease residuals on new (current or prior model year only; never retailed) and used grain carts.

Residuals	Purchase Option	Term (mo.)					
		36	42	48	54	60	66
New	PRO or PUT	40%	35%	35%	30%	30%	28%
Used - up to 5 years old	PRO or PUT	30%	25%	25%	20%	20%	20%
Used - up to 10 years old	PRO or PUT	20%	15%	15%	-%	-%	-%

	Tax-Deductible Payments	Take 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

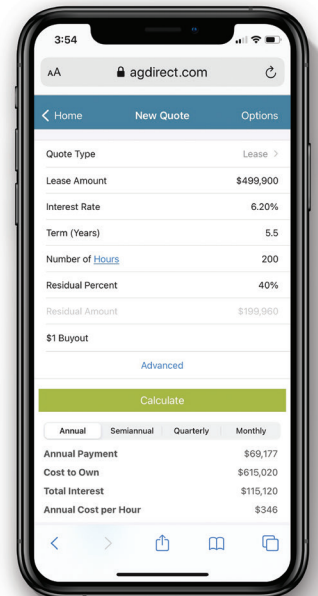
PRO and PUT leases offer higher residuals than the FPO without the option to surrender at the end of the lease.

RATES AND TERMS:

See AgDirect monthly rate sheet for current standard and special rates. For more information or a customized lease quote, contact AgDirect.

COMPARE PAYMENT OPTIONS WITH AGDIRECT® MOBILE

Check current AgDirect interest rates, calculate individual payment quotes or compare payment options side by side and apply for financing from your smartphone or tablet with our free mobile app.



Note, your mobile carrier's message and data rates may apply. All rates and terms are subject to credit approval. Free fixed-rate lock for 0 to 45 days. 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 Farm Credit Services of America and other lenders, including participating Farm Credit System Institutions.



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