

JUST LEASE IT!

25th Anniversary Special Edition

EFFECTIVE JUNE 1 – 30, 2023

Celebrate AgDirect’s 25th with 0.25% off our standard lease rates on new and used equipment placed in service in 2023!

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 and used equipment
- Minimum of \$25,000 required
- Residual 15% and above (FPO & PRO only)
- Not available for cooperatives

	TERMS	\$200,000+	\$75,000 to \$199,999	\$25,000 to \$74,999
FIXED	2 – 3 years	6.50%	6.60%	6.70%
	4 – 5 years	6.50%	6.60%	6.70%
	6 – 7 years	6.60%	6.70%	6.80%



7:30 a.m. to 5:30 p.m. CT
 call 888-525-9805 or email
info@agdirect.com
AGDIRECT.COM

*All rates and terms are subject to credit approval. Free fixed-rate lock for 0 to 45 days. Applications not funded within 45 days of application date are subject to rate change. Contact AgDirect® for rate locks greater than 45 days.

**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 Farm Credit Services of America and other lenders, including participating Farm Credit System Institutions.

DOCUMENTATION FEES: The maximum documentation fee (i.e., origination fee, document fee, processing fee, application fee, closing fee, or similar fee) for each AgDirect transaction shall be the lesser of \$300 or the amount allowed under applicable state law. All such fees for an AgDirect transaction shall be disclosed on the AgDirect financing documents or Farm Credit Leasing Services Corporation ("FCL") lease documents; AgDirect/Financing Company shall receive up to the first \$300 of such fee, and Dealer's share, if any, will equal the remainder of the fee disclosed on the AgDirect financing documents or FCL lease documents.



COMBINE IT! PROGRAM FOR COMBINES

EFFECTIVE THROUGH 12/31/2023

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 (2013 or newer) combines for a limited time only.

PRO AND PUT LEASE RESIDUALS FOR MODEL YEARS 2022, 2023 (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 (2013 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 (2013 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 (2013 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 (2013 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 2013 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

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.



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PLANT IT!

EFFECTIVE JANUARY 1, 2023
THROUGH JUNE 30, 2023

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.

Residuals	Purchase Option	Term (mo.)					
		36	42	48	54	60	66
New - eligible brands*	PRO or PUT	40%	35%	35%	30%	30%	28%
New - eligible brands*	FPO	35%	30%	30%	25%	25%	20%
New - all brands	PRO or PUT	35%	30%	30%	25%	25%	23%
New - all brands	FPO	30%	25%	25%	20%	20%	15%
Used - up to 5 years old	PRO or PUT	30%	27%	25%	22%	20%	20%
Used - up to 5 years old	FPO	25%	22%	20%	17%	15%	12%
Used - up to 10 years old	PRO or PUT	25%	22%	20%	17%	15%	\$1
Used - up to 10 years old	FPO	20%	17%	15%	12%	10%	—

*Eligible brands: John Deere, Case IH, AGCO brands, New Holland, Kinze, Great Plains, White (Massey Ferguson).

	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

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.

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

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



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SPRAY IT! FOR CASE IH SPRAYERS

EFFECTIVE THROUGH 6/30/2023

Looking for walkaway lease options on sprayers?

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 used sprayers (no floaters) for a limited-time only.

New Case IH Only	Term (mo.)										
	24	30	36	42	48	54	60	66	72	78	84
New (300 hrs/yr)	67%	66%	64%	62%	60%	57%	55%	52%	36%	34%	32%
New (450 hrs/yr)	63%	62%	60%	55%	52%	48%	44%	41%	30%	28%	25%
New (No Limits)	60%	60%	60%	55%	50%	45%	40%	35%	30%	25%	20%

Used Case IH up to 5 years old	Term (mo.)										
	24	30	36	42	48	54	60	66	72	78	84
Up to 3 yrs old w/ <1200 hrs (300 hrs/yr)	57%	56%	54%	53%	51%	48%	46%	44%	43%	35%	25%
Up to 3 yrs old (No Limits)	50%	50%	50%	45%	45%	40%	40%	30%	30%	20%	20%
Up to 5 yrs old & <3000 hrs (300 hrs/yr)	47%	46%	45%	44%	42%	41%	39%	36%	34%	30%	25%
Up to 5 yrs old & <3000 hrs (450 hrs/yr)	43%	42%	41%	40%	37%	34%	32%	30%	27%	25%	20%
Up to 5 yrs old (No Limits)	40%	40%	40%	30%	30%	25%	25%	22%	-	-	-

Used Case IH up to 10 years old	Term (mo.)										
	24	30	36	42	48	54	60	66	72	78	84
w/ <2500 hrs on Meter (300 hrs/yr)	40%	40%	40%	35%	35%	35%	30%	25%	25%	-	-
No Limits	35%	30%	30%	25%	25%	20%	20%	15%	-	-	-

Utilize the No Limit option if you have used a Case IH sprayer with hour meter reading beyond specified limits above.

Eligible Age/Hours: Used sprayers up to 10 years of age (by Serial Number) and hours listed above.

The final residual percentage will be based on the lower of either the actual/advertised sales price or 100% of the Resale Cash value of the current edition of IRON Guide.

	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

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SPRAY IT! FOR JOHN DEERE SPRAYERS

EFFECTIVE THROUGH 6/30/2023

Looking for walkaway lease options on sprayers? 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 new and used sprayers (no floaters) for a limited-time only.

New John Deere Only	Term (mo.)										
	24	30	36	42	48	54	60	66	72	78	84
New (300 hrs/yr)	69%	68%	67%	64%	62%	60%	58%	56%	54%	51%	48%
New (450 hrs/yr)	65%	64%	63%	60%	58%	55%	51%	48%	43%	38%	34%
New (No Limits)	60%	60%	60%	55%	50%	45%	40%	35%	30%	25%	20%

Used John Deere up to 5 years old	Term (mo.)										
	24	30	36	42	48	54	60	66	72	78	84
Up to 3 yrs old w/ <1200 hrs (300 hrs/yr)	59%	58%	57%	56%	54%	52%	50%	48%	46%	44%	42%
Up to 3 yrs old (No Limits)	50%	50%	50%	45%	45%	40%	40%	30%	30%	20%	20%
Up to 5 yrs old & <3000 hrs (300 hrs/yr)	49%	48%	47%	46%	44%	42%	40%	38%	36%	34%	32%
Up to 5 yrs old & <3000 hrs (450 hrs/yr)	45%	44%	43%	42%	40%	38%	36%	34%	32%	30%	28%
Up to 5 yrs old (No Limits)	40%	40%	40%	30%	30%	25%	25%	22%	-	-	-

Used John Deere up to 10 years old	Term (mo.)										
	24	30	36	42	48	54	60	66	72	78	84
w/ <2500 hrs on Meter (300 hrs/yr)	42%	41%	40%	38%	35%	33%	30%	28%	25%	22%	20%
No Limits	35%	30%	30%	25%	25%	20%	20%	15%	-	-	-

Utilize the No Limit option if you have used a John Deere sprayer with hour meter reading beyond specified limits above.

Eligible Age/Hours: Used sprayers up to 10 years of age (by Serial Number) and hours listed above.

The final residual percentage will be based on the lower of either the actual/advertised sales price or 100% of the Resale Cash value of the current edition of IRON Guide.

	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

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SPRAY IT! FOR ELIGIBLE AND ALL BRANDS SPRAYERS

EFFECTIVE THROUGH
6/30/2023

Looking
for walkaway
lease options
on sprayers?

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 used sprayers (no floaters) for a limited-time only.

New and Used Eligible Brands (includes: John Deere, Case IH, RoGator (AGCO and Fendt), Hagie, Apache, Miller, New Holland)		Term (mo.)										
Self-Propelled Sprayers (No Floaters) <small>New: Current or Prior Model Year Only; Never Retailed; Under 100 Demo Hours</small>	Hour Limits	24	30	36	42	48	54	60	66	72	78	84
New – Eligible Brands	No Limits	60%	60%	60%	55%	50%	45%	40%	35%	30%	25%	20%
Used – Up to 3 yrs old – Eligible Brands	No Limits	50%	50%	50%	45%	45%	40%	40%	30%	30%	20%	20%
Used – Up to 5 yrs old – Eligible Brands	No Limits	40%	40%	40%	30%	30%	25%	25%	22%	-	-	-
Used – Up to 10 yrs old – Eligible Brands	No Limits	35%	30%	30%	25%	25%	20%	20%	15%	-	-	-

New and Used All Brands		Term (mo.)										
Self-Propelled Sprayers (No Floaters) <small>New: Current or Prior Model Year Only; Never Retailed; Under 100 Demo Hours</small>	Hour Limits	24	30	36	42	48	54	60	66	72	78	84
New – All Brands	No Limits	60%	60%	60%	50%	50%	40%	40%	30%	30%	20%	20%
Used – Up to 3 yrs old – All Brands	No Limits	50%	50%	50%	45%	45%	40%	40%	30%	30%	20%	20%
Used – Up to 5 yrs old – All Brands	No Limits	40%	40%	40%	30%	30%	25%	25%	22%	-	-	-
Used – Up to 10 yrs old – All Brands	No Limits	35%	30%	30%	25%	25%	20%	20%	15%	-	-	-

Eligible Brands include: John Deere, Case IH, RoGator (AGCO and Fendt), Hagie, Apache, Miller, New Holland.

Eligible Age/Hours: Used sprayers up to 10 years of age (by Serial Number) and hours listed above.

The final residual percentage will be based on the lower of either the actual/advertised sales price or 100% of the Resale Cash value of the current edition of IRON Guide.

	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

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