

JUST LEASE IT!

EFFECTIVE DECEMBER 1 – 31, 2023

OUR STANDARD LEASE RATE SAVINGS HAVE INCREASED!

FROM **0.25%** → TO **0.35%**

for 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	6.70%	7.00%	7.20%
	4 – 5 years	6.70%	7.00%	7.20%
	6 – 7 years	6.90%	7.10%	7.30%



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. Rates outlined herein are for informational purposes only and may be cancelled or changed at any time without notice. The final rate for each transaction will be set forth in the financing documents signed by the customer. Rates listed above are for illustrative purposes only to assist in comparing lease payments to the cost of a loan. They are not intended as, and should not be relied on as, tax or accounting advice. Applicants should consult their tax accounting advisors regarding appropriate treatment of any lease transaction.

DOCUMENTATION FEES: The maximum documentation fee (i.e., origination fee, document fee, processing fee, application fee, closing fee, or similar fee) for each transaction shall be the lesser of \$300 or the amount allowed under applicable state law. All such fees shall be disclosed on the final financing documents; AgDirect and/or the financing company shall receive up to the first \$150 of such fee, and Dealer's share, if any, will equal the remainder of the fee disclosed on the financing documents. AgDirect is an equipment financing program offered by Farm Credit Services of America and other lenders, including participating Farm Credit System Institutions.



HARVEST 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%

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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HARVEST IT! PROGRAM FOR GRAIN CARTS

EFFECTIVE THROUGH 12/31/2023

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

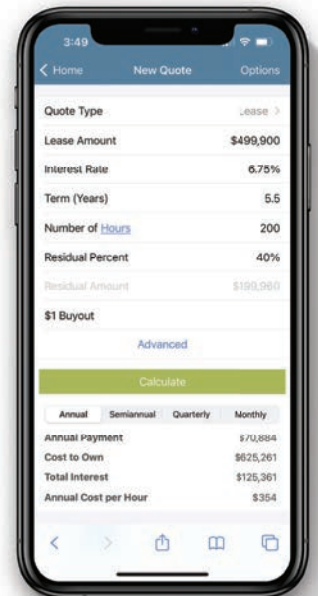
PRO and PUT leases offer higher residuals than the FPO without the option to surrender at the end of the lease.

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.



Your mobile carrier's messaging data rates apply. The App Store is a service mark of Apple, Inc. Google Play is a trademark of Google, Inc. 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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LOAD IT! PROGRAM FOR NEW LOADERS

EFFECTIVE 07/01/2023 THROUGH 12/31/2023

Now is the time to lock in a low lease payment! Take advantage of AgDirect's special FPO, PRO and PUT residuals on new wheel loaders, skid steers, telehandlers and rough terrain and shooting boom lift trucks for non-corrosive use.*

NEW WHEEL LOADERS

Hour Limits	Structure	2 yr	2.5 yr	3 yr	3.5 yr	4 yr	4.5 yr	5 yr	5.5 yr
500 hour/yr	FPO	50%	45%	45%	40%	40%	35%	35%	25%
	PRO or PUT	55%	50%	50%	45%	45%	40%	40%	30%
1000 hour/yr	FPO	45%	40%	40%	35%	35%	30%	30%	20%
	PRO or PUT	50%	45%	45%	40%	40%	35%	35%	25%
1500 hour/yr	FPO	40%	35%	35%	30%	30%	-	-	-
	PRO or PUT	45%	40%	40%	35%	35%	30%	30%	20%
2000 hour/yr	FPO	35%	30%	30%	-	-	-	-	-
	PRO or PUT	40%	35%	35%	30%	30%	25%	25%	20%
No Limits	PRO or PUT	35%	30%	30%	25%	25%	20%	20%	15%

NEW SKID STEER LOADERS, TELEHANDLERS, ROUGH TERRAIN LIFT TRUCK, SHOOTING BOOM

Hour Limits	Structure	2 yr	2.5 yr	3 yr	3.5 yr	4 yr	4.5 yr	5 yr	5.5 yr
250 hour/yr	FPO	39%	36%	34%	31%	28%	26%	24%	21%
	PRO or PUT	49%	46%	44%	41%	38%	36%	34%	31%
500 hour/yr	FPO	36%	33%	30%	26%	25%	20%	20%	18%
	PRO or PUT	46%	43%	40%	36%	32%	30%	28%	24%
1000 hour/yr	FPO	30%	25%	25%	20%	20%	15%	15%	-
	PRO or PUT	40%	35%	35%	30%	25%	20%	20%	-
No Limits	PRO or PUT	35%	30%	30%	25%	25%	20%	20%	18%

*Contact AgDirect if the qualifying asset is being used in a corrosive environment.

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

	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

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

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

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.

All rates and terms are subject to credit approval. Free 45-day fixed-rate commitment on all terms. AgDirect reserves all rights to cancel or change rates and terms at any time and without notice. Consult with a tax professional for advice on leasing options and tax issues. 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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LOAD IT! PROGRAM FOR USED LOADERS

EFFECTIVE 07/01/2023 THROUGH 12/31/2023

Now is the time to lock in a low lease payment! Take advantage of AgDirect's special FPO, PRO and PUT residuals on new wheel loaders, skid steers, telehandlers and rough terrain and shooting boom lift trucks for non-corrosive use.*

USED WHEEL LOADERS - UP TO 10 YEARS OLD

Hour Limits	Structure	2 yr	2.5 yr	3 yr	3.5 yr	4 yr	4.5 yr	5 yr	5.5 yr
500 hour/yr	FPO	35%	30%	30%	25%	25%	20%	20%	15%
	PRO or PUT	40%	35%	35%	30%	30%	25%	25%	20%
1000 hour/yr	FPO	30%	25%	25%	20%	20%	15%	15%	-
	PRO or PUT	35%	30%	30%	25%	25%	20%	20%	15%
1500 hour/yr	FPO	25%	20%	20%	15%	15%	-	-	-
	PRO or PUT	30%	25%	25%	20%	20%	15%	15%	15%
2000 hour/yr	FPO	20%	15%	-	-	-	-	-	-
	PRO or PUT	25%	20%	20%	15%	15%	15%	15%	15%
No Limits	PRO or PUT	20%	15%	15%	10%	10%	10%	10%	10%

FPO structure: begin Hrs + Lease Hours <6,000 at lease end

USED <400 ENGINE HOURS SKID STEER LOADERS, TELEHANDLERS, ROUGH TERRAIN LIFT TRUCK, SHOOTING BOOM

Hour Limits	Structure	2 yr	2.5 yr	3 yr	3.5 yr	4 yr	4.5 yr	5 yr	5.5 yr
Up to 10 yrs old - 250 hr/yr	FPO	50%	47%	45%	42%	40%	37%	35%	31%
	PRO or PUT	60%	57%	55%	52%	50%	47%	45%	41%
Up to 10 yrs old - 500 hr/yr	FPO	45%	42%	40%	37%	35%	32%	30%	25%
	PRO or PUT	55%	52%	50%	47%	45%	42%	40%	35%
Up to 10 yrs old - 1000 hr/yr	FPO	35%	29%	23%	19%	16%	-	-	-
	PRO or PUT	45%	39%	33%	29%	26%	-	-	-
Up to 5 yrs old - No Limits	PRO or PUT	30%	25%	25%	20%	20%	15%	15%	15%
Up to 10 yrs old - No Limits	PRO or PUT	20%	15%	15%	10%	10%	\$1	\$1	\$1

FPO structure: begin Hrs + Lease Hours <5,300 at lease end

USED <1150 ENGINE HOURS SKID STEER LOADERS, TELEHANDLERS, ROUGH TERRAIN LIFT TRUCK, SHOOTING BOOM

Hour Limits	Structure	2 yr	2.5 yr	3 yr	3.5 yr	4 yr	4.5 yr	5 yr	5.5 yr
Up to 10 yrs old - 250 hr/yr	FPO	43%	40%	38%	35%	33%	25%	18%	17%
	PRO or PUT	53%	50%	48%	45%	43%	35%	28%	27%
Up to 10 yrs old - 500 hr/yr	FPO	38%	35%	33%	30%	28%	25%	23%	18%
	PRO or PUT	48%	45%	43%	40%	38%	35%	33%	28%
Up to 10 yrs old - 1000 hr/yr	FPO	28%	22%	16%	12%	-	-	-	-
	PRO or PUT	38%	32%	26%	22%	-	-	-	-
Up to 5 yrs old - No Limits	PRO or PUT	30%	25%	25%	20%	20%	15%	15%	15%
Up to 10 yrs old - No Limits	PRO or PUT	20%	15%	15%	10%	10%	\$1	\$1	\$1

FPO structure: begin Hrs + Lease Hours <5,300 at lease end

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	Tax-Deductible Payments	Take Depreciation Like a Loan	Low Payment & High Residual	End-of-Lease Options
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