

# TILL IT!

EFFECTIVE JANUARY 1, 2025  
THROUGH JUNE 30, 2025

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 tillage equipment for a limited time only.

Tillage Equipment FPO Residuals	Term (mo.) and Residual Guidelines					
	24-30	36-42	48-54	60-66	72-78	84-90
<b>New</b>	<b>35%</b>	<b>30%</b>	<b>25%</b>	<b>20%</b>	<b>15%</b>	<b>10%</b>
<b>Used – up to 5 years old</b>	<b>30%</b>	<b>25%</b>	<b>20%</b>	<b>15%</b>	<b>10%</b>	<b>-</b>
<b>Used – up to 10 years old</b>	<b>25%</b>	<b>20%</b>	<b>15%</b>	<b>10%</b>	<b>-</b>	<b>-</b>

Tillage Equipment PRO and PUT Residuals	Term (mo.) and Residual Guidelines					
	24-30	36-42	48-54	60-66	72-78	84-90
<b>New</b>	<b>40%</b>	<b>35%</b>	<b>30%</b>	<b>25%</b>	<b>20%</b>	<b>15%</b>
<b>Used – up to 5 years old</b>	<b>35%</b>	<b>30%</b>	<b>25%</b>	<b>20%</b>	<b>15%</b>	<b>-</b>
<b>Used – up to 10 years old</b>	<b>30%</b>	<b>25%</b>	<b>20%</b>	<b>15%</b>	<b>-</b>	<b>-</b>

*Tillage Equipment Includes: disks, discs, disc plows, ditchers, land levelers, blades, scrapers, land rollers, bedders, shapers, chisel plows, cultivators, finishers, drags, harrows, rotary hoes, plows, rippers, vertical tillage, sugar beet manager, hiller, strip-till, sod cutter, ridger, soil conditioner, coulter, tiller.*

	Tax-Deductible Payments	Take Depreciation Like a Loan	Low Payment & High Residual	End-of-Lease Options
<b>FPO Lease</b>	<b>X</b>		<b>X</b>	Purchase, Trade or Surrender
<b>PRO Lease</b>	<b>X</b>		<b>X</b>	Purchase, Trade or Renew
<b>PUT Lease</b>		<b>X</b>	<b>X</b>	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.**



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



# UTILITY TRACTOR LEASE SPECIAL

**150 HOURS / YEAR  
EFFECTIVE JAN 1 - MAR 31, 2025**



Every sized farm and acreage can save using these highly competitive new and used, up to 10 years, utility tractor (35-139hp) PRO and FPO residuals. Hurry, take advantage of this special offer!

John Deere 150 hr/yr PRO Starting engine hours listed in ( )	Term (mo.) and Residual Guidelines											
	24	30	36	42	48	54	60	66	72	78	84	90
New (<=150 hrs)	83%	81%	79%	77%	75%	72%	70%	67%	65%	63%	61%	59%
Used (<=450 hrs)	90%	87%	85%	82%	80%	77%	75%	71%	68%	64%	61%	57%
Used (<=880 hrs)	86%	83%	81%	78%	76%	73%	71%	67%	64%	60%	57%	53%
Used (<=1300 hrs)	83%	80%	78%	75%	73%	70%	68%	64%	61%	57%	54%	50%
Used (<=1690 hrs)	79%	76%	74%	71%	69%	66%	64%	60%	57%	53%	50%	46%
Used (<=2080 hrs)	76%	73%	71%	68%	66%	63%	61%	57%	54%	50%	47%	43%
Used (<=2440 hrs)	72%	69%	67%	64%	62%	59%	57%	53%	50%	46%	43%	39%
Used (<=2790 hrs)	69%	66%	64%	61%	59%	56%	54%	50%	47%	43%	40%	36%
Used (<=3130 hrs)	65%	62%	60%	57%	55%	52%	50%	46%	43%	39%	37%	35%

John Deere 150 hr/yr FPO Starting engine hours listed in ( )	Term (mo.) and Residual Guidelines											
	24	30	36	42	48	54	60	66	72	78	84	90
New (<=150 hrs)	73%	71%	69%	67%	65%	62%	60%	57%	55%	53%	51%	49%
Used (<=450 hrs)	80%	77%	75%	72%	70%	67%	65%	61%	58%	54%	51%	47%
Used (<=880 hrs)	76%	73%	71%	68%	66%	63%	61%	57%	54%	50%	47%	43%
Used (<=1300 hrs)	73%	70%	68%	65%	63%	60%	58%	54%	51%	47%	44%	40%
Used (<=1690 hrs)	69%	66%	64%	61%	59%	56%	54%	50%	47%	43%	40%	36%
Used (<=2080 hrs)	66%	63%	61%	58%	56%	53%	51%	47%	44%	40%	37%	33%
Used (<=2440 hrs)	62%	59%	57%	54%	52%	49%	47%	43%	40%	36%	33%	29%
Used (<=2790 hrs)	59%	56%	54%	51%	49%	46%	44%	40%	37%	33%	30%	26%
Used (<=3130 hrs)	55%	52%	50%	47%	45%	42%	40%	36%	33%	29%	27%	25%

**\*FPO leases with a sale price equal to or greater than \$125k and residual of 40% or greater are subject to price validation. This sale price validation may impact the stated residuals**  
 Used Equipment price validation: residual values calculated on the lower of either the actual/advertised sales price or 100% of Resale Cash value in the current edition of Iron Guide.  
 New Equipment price validation: residual values calculated on actual sales price not to exceed the replacement cost new value (aka average selling price). This is a value that is less than original manufacturer's invoice (MSRP minus industry discounts).

	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

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 PRO 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 rate commitment on all terms. AgDirect reserves all rights to cancel or change rates and terms at any time and without notice. Consult your tax and accounting advisors before engaging in any lease transaction. AgDirect is an equipment financing program offered by Farm Credit Services of America and other lenders, including participating Farm Credit System Institutions.



# UTILITY TRACTOR LEASE SPECIAL

**150 HOURS / YEAR  
EFFECTIVE JAN 1 - MAR 31, 2025**



Every sized farm and acreage can save using these highly competitive new and used, up to 10 years, utility tractor (35-139hp) PRO and FPO residuals. Hurry, take advantage of this special offer!

Case IH 150 hr/yr PRO Starting engine hours listed in ( )	Term (mo.) and Residual Guidelines											
	24	30	36	42	48	54	60	66	72	78	84	90
New (<=150 hrs)	81%	78%	76%	73%	71%	68%	66%	63%	60%	57%	54%	52%
Used (<=450 hrs)	82%	79%	76%	75%	74%	73%	71%	66%	62%	58%	54%	50%
Used (<=880 hrs)	78%	75%	72%	71%	70%	69%	67%	62%	58%	54%	50%	46%
Used (<=1300 hrs)	75%	72%	69%	68%	68%	66%	64%	59%	55%	51%	47%	43%
Used (<=1690 hrs)	71%	68%	65%	64%	63%	62%	60%	55%	51%	47%	43%	39%
Used (<=2080 hrs)	68%	65%	62%	61%	61%	59%	57%	52%	48%	44%	40%	36%
Used (<=2440 hrs)	64%	61%	58%	57%	56%	55%	53%	48%	44%	40%	36%	33%
Used (<=2790 hrs)	61%	56%	55%	54%	54%	51%	50%	45%	41%	37%	33%	32%
Used (<=3130 hrs)	57%	54%	51%	50%	49%	48%	47%	44%	40%	36%	32%	31%

Case IH 150 hr/yr FPO* Starting engine hours listed in ( )	Term (mo.) and Residual Guidelines											
	24	30	36	42	48	54	60	66	72	78	84	90
New (<=150 hrs)	71%	68%	66%	63%	61%	58%	56%	53%	50%	47%	44%	42%
Used (<=450 hrs)	72%	69%	66%	65%	64%	63%	61%	56%	52%	48%	44%	40%
Used (<=880 hrs)	68%	65%	62%	61%	60%	59%	57%	52%	48%	44%	40%	36%
Used (<=1300 hrs)	65%	62%	59%	58%	58%	56%	54%	49%	45%	41%	37%	33%
Used (<=1690 hrs)	61%	58%	55%	54%	53%	52%	50%	45%	41%	37%	33%	29%
Used (<=2080 hrs)	58%	55%	52%	51%	51%	49%	47%	42%	38%	34%	30%	26%
Used (<=2440 hrs)	54%	51%	48%	47%	46%	45%	43%	38%	34%	30%	26%	23%
Used (<=2790 hrs)	51%	46%	45%	44%	44%	41%	40%	35%	31%	27%	23%	22%
Used (<=3130 hrs)	47%	44%	41%	40%	39%	38%	37%	34%	30%	26%	22%	21%

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	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

FPO leases offer an option to surrender the equipment at the end of the lease.  
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Eligible Brands: Fendt, New Holland, Kubota, Massey Ferguson, McCormick 150 hr/yr PRO Starting engine hours listed in ( )	Term (mo.) and Residual Guidelines											
	24	30	36	42	48	54	60	66	72	78	84	90
New (<=150 hrs)	81%	78%	76%	73%	71%	68%	66%	61%	57%	53%	49%	45%
Used (<=450 hrs)	78%	75%	73%	70%	68%	65%	63%	60%	58%	55%	53%	51%
Used (<=880 hrs)	73%	70%	68%	65%	63%	60%	58%	55%	53%	50%	48%	46%
Used (<=1300 hrs)	69%	66%	64%	61%	59%	56%	54%	51%	49%	46%	44%	42%
Used (<=1690 hrs)	64%	61%	59%	56%	54%	51%	49%	46%	44%	41%	39%	37%
Used (<=2080 hrs)	60%	57%	55%	52%	50%	47%	45%	42%	40%	37%	35%	33%
Used (<=2440 hrs)	55%	52%	50%	47%	45%	42%	40%	37%	35%	33%	31%	29%
Used (<=2790 hrs)	51%	48%	46%	43%	41%	38%	36%	33%	31%	29%	27%	25%
Used (<=3130 hrs)	46%	43%	40%	38%	36%	33%	30%	28%	-	-	-	-

Eligible Brands: Fendt, New Holland, Kubota, Massey Ferguson, McCormick 150 hr/yr FPO* Starting engine hours listed in ( )	Term (mo.) and Residual Guidelines											
	24	30	36	42	48	54	60	66	72	78	84	90
New (<=150 hrs)	71%	68%	66%	63%	61%	58%	56%	51%	47%	43%	39%	35%
Used (<=450 hrs)	68%	65%	63%	60%	58%	55%	53%	50%	48%	45%	43%	41%
Used (<=880 hrs)	63%	60%	58%	55%	53%	50%	48%	45%	43%	40%	38%	36%
Used (<=1300 hrs)	59%	56%	54%	51%	49%	46%	44%	41%	39%	36%	34%	32%
Used (<=1690 hrs)	54%	51%	49%	46%	44%	41%	39%	36%	34%	31%	29%	27%
Used (<=2080 hrs)	50%	47%	45%	42%	40%	37%	35%	32%	30%	27%	25%	23%
Used (<=2440 hrs)	45%	42%	40%	37%	35%	32%	30%	27%	25%	23%	21%	19%
Used (<=2790 hrs)	41%	38%	36%	33%	31%	28%	26%	23%	21%	19%	17%	15%
Used (<=3130 hrs)	36%	33%	30%	28%	26%	23%	20%	18%	-	-	-	-

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