

AgDirect®

Just Lease It!

Effective December 1 – 31, 2025



Take advantage with .50% off our standard lease rates on new and used equipment placed in service in 2025.

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		\$250,000+	\$100,000 to \$249,999	\$25,000 to \$99,999
Fixed	2 – 3 years	5.45%	5.75%	6.25%
	4 – 5 years	5.45%	5.75%	6.25%
	6 – 7 years	5.65%	5.95%	6.45%



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. No rate lock fees on 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. Rates outlined herein are for informational purposes only and may be canceled 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 outlined herein 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.

AgDirect®

Harvest It! Program For Grain Carts Effective Through 12/31/2025

Now is the time to lock in a low lease payment! Take advantage of AgDirect®'s special PRO and PUT residuals on new (current or prior model year only; never retailed) and used grain carts.

New and Used All Brands		Term (mo.)							
PRO or PUT Residuals	36	42	48	54	60	66	72	78	84
New	43%	40%	38%	35%	33%	30%	28%	25%	23%
Used up to 5 years old	35%	32%	30%	27%	25%	22%	20%	–	–
Used up to 10 years old	30%	27%	25%	22%	20%	–	–	–	–

	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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Utility Tractor Lease Special

150 HOURS / YEAR

EFFECTIVE JUN 1 - DEC 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 \$150k 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

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

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

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AgDirect®

Utility Tractor Lease Special

150 HOURS / YEAR

EFFECTIVE JUN 1 - DEC 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%

*FPO leases with a sale price equal to or greater than \$150k 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

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

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

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Utility Tractor Lease Special

150 HOURS / YEAR

EFFECTIVE JUN 1 - DEC 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!

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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