



## GET YOUR FUNDING FASTER!

### **THE DELIVERY AND ACCEPTANCE LINE ON LEASE DOCUMENTS MUST BE SIGNED AND DATED BEFORE FUNDS CAN BE SENT.**

The delivery and acceptance (D&A) date confirms when a lease customer takes delivery of the equipment from the seller and acknowledges that the equipment is in acceptable condition.

A signature without the date is not sufficient to acknowledge acceptance. A customer's signature and date must be received before the leasing company is authorized to send funds to the seller and officially commence the lease. If hour limits apply to the lease, the hours will begin on this date.

In addition, the lease customer is expected to begin insurance coverage of the equipment as of this date. If the equipment is located in a jurisdiction where either sales or personal property tax is applicable, the leasing company will begin reporting the asset to the jurisdiction as of the D&A date and will bill the lease customer for these taxes accordingly. Lastly, with a lease, the first payment is typically due on the D&A date with future payments due on the anniversary of the D&A date.

***To ensure timely funding of leases, please ensure the D&A line is SIGNED and DATED before submitting lease docs to AgDirect for funding. A lease cannot commence and funding cannot occur without the signature and date.***

For AgDirect dealer use only.



# RATES + TERMS\*

EFFECTIVE March 1- March 31, 2017

			2-3 Years	4 Years	5 Years	6-7 Years
<b>OVER \$100K</b> New & Used Equipment Buy, Lease or Refinance  <i>Not available for            titled equipment.</i>	Financed Amount: <b>\$100,000+</b>	<b>Fixed</b>	3.85%	4.05%	4.25%	4.65%
		<b>Variable**</b>	2.95%	2.95%	2.95%	2.95%
<b>STANDARD</b> New & Used Equipment Buy, Lease or Refinance	Financed Amount: <b>\$10,000 –            \$99,999</b>	<b>Fixed</b>	4.15%	4.35%	4.55%	4.95%
		<b>Variable**</b>	3.25%	3.25%	3.25%	3.25%
	Financed Amount: <b>\$5,000 –            \$9,999</b>	<b>Fixed</b>	6.15%	6.35%	6.55%	-----
		<b>Variable**</b>	5.25%	5.25%	5.25%	-----

## JUST LEASE IT!

			2-3 Years	4 Years	5 Years	6-7 Years
<b>JUST LEASE IT            OVER \$100K</b> New Equipment Only	Financed Amount: <b>\$100,000+</b>	<b>Fixed</b>	3.35%	3.55%	3.75%	4.15%
<b>JUST LEASE IT            STANDARD</b> New Equipment Only	Financed Amount: <b>\$10,000 –            \$99,999</b>	<b>Fixed</b>	3.65%	3.85%	4.05%	4.45%

**NEW Farm equipment, machinery and irrigation placed in service in 2017**

- \$10,000+
- Residual 15% and above (FPO & PRO only)
- Not available for titled equipment
- Not available for cooperatives

\*All rates and terms are subject to credit approval. Free 45-day rate commitment on all terms.

\*\*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 all rights 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 participating Farm Credit System associations of AgDirect, LLP.

# TITLED EQUIPMENT RATES + TERMS\*

EFFECTIVE March 1 – March 31, 2017

			2-3 Years	4 Years	5 Years	6-7 Years
<b>TITLED EQUIPMENT</b> New & Used Equipment Buy, or Refinance	Financed Amount: <b>\$10,000+</b>	<b>Fixed</b>	4.65%	4.85%	5.05%	-----
		<b>Variable**</b>	3.75%	3.75%	3.75%	-----
	Financed Amount: <b>\$5,000 – \$9,999</b>	<b>Fixed</b>	6.65%	6.85%	7.05%	-----
		<b>Variable**</b>	5.75%	5.75%	5.75%	-----

## SALES INCENTIVES

Amount Financed	Incentive Amount
\$5,000 - \$24,999	<b>\$50</b>
\$25,000 - \$49,999	<b>\$100</b>
\$50,000 - \$99,999	<b>\$300</b>
\$100,000 - \$149,999	<b>\$750</b>
\$150,000+	<b>\$1,000</b>

*Applies to applications entered through agdirect.com.*

\*All rates and terms are subject to credit approval. Free 45-day rate commitment on all terms.

\*\*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 all rights 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 participating Farm Credit System associations of AgDirect, LLP.

# RATES + TERMS\*

EFFECTIVE March 1- March 31, 2017

		2-3 Years	4 Years	5 Years	6-7 Years
<b>AT DEALERSHIP            OVER \$100K</b> New & Used Equipment Buy, Lease or Refinance  <i>Not available for            titled equipment.</i>	Financed Amount: <b>\$100,000+</b>	<b>Fixed</b> 3.85%	4.05%	4.25%	4.65%
		<b>Variable**</b> 2.95%	2.95%	2.95%	2.95%
<b>AT DEALERSHIP            STANDARD</b> New & Used Equipment Buy, Lease or Refinance	Financed Amount: <b>\$10,000 – \$99,999</b>	<b>Fixed</b> 4.15%	4.35%	4.55%	4.95%
		<b>Variable**</b> 3.25%	3.25%	3.25%	3.25%
	Financed Amount: <b>\$5,000 – \$9,999</b>	<b>Fixed</b> 6.15%	6.35%	6.55%	-----
		<b>Variable**</b> 5.25%	5.25%	5.25%	-----

## JUST LEASE IT!

		2-3 Years	4 Years	5 Years	6-7 Years
<b>JUST LEASE IT            OVER \$100K</b> New Equipment Only	Financed Amount: <b>\$100,000+</b>	<b>Fixed</b> 3.35%	3.55%	3.75%	4.15%
<b>JUST LEASE IT            STANDARD</b> New Equipment Only	Financed Amount: <b>\$10,000 – \$99,999</b>	<b>Fixed</b> 3.65%	3.85%	4.05%	4.45%

**NEW Farm equipment, machinery and irrigation placed in service in 2017**

- \$10,000+
- Residual 15% and above (FPO & PRO only)
- Not available for titled equipment
- Not available for cooperatives

\*All rates and terms are subject to credit approval. Free 45-day rate commitment on all terms.

\*\*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 all rights 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 participating Farm Credit System associations of AgDirect, LLP.

# TITLED EQUIPMENT, PRIVATE PARTY AND AUCTION RATES + TERMS\*

EFFECTIVE March 1 – March 31, 2017

			2-3 Years	4 Years	5 Years	6-7 Years
<b>AT DEALERSHIP            TITLED            EQUIPMENT</b> New & Used Equipment Buy or Refinance	Financed Amount: <b>\$10,000+</b>	<b>Fixed</b>	4.65%	4.85%	5.05%	-----
		<b>Variable**</b>	3.75%	3.75%	3.75%	-----
	Financed Amount: <b>\$5,000 –            \$9,999</b>	<b>Fixed</b>	6.65%	6.85%	7.05%	-----
		<b>Variable**</b>	5.75%	5.75%	5.75%	-----
<b>AUCTION AND            PRIVATE PARTY            STANDARD</b> New & Used Equipment Buy or Lease	Sales Price: <b>\$25,000+</b>	<b>Fixed</b>	4.65%	4.85%	5.05%	-----
		<b>Variable**</b>	3.75%	3.75%	3.75%	-----

*Sales price minimum of \$25,000.  
 Minimum of 20% down payment  
 required. For titled equipment,  
 add .5% to rates listed. Titled  
 equipment is not eligible for  
 leases.*

\*All rates and terms are subject to credit approval. Free 45-day rate commitment on all terms.

\*\*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 all rights 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 participating Farm Credit System associations of AgDirect, LLP.



Questions? Contact us at 1-888-525-9805 or www.agdirect.com

## Lease Purchase Options

New Tractors	Hour Limits	2-year		3-year		4-year		5-year		7-year	
		FPO	PRO/PUT	FPO	PRO/PUT	FPO	PRO/PUT	FPO	PRO/PUT	FPO	PRO/PUT
<i>New: Current or Prior Model Year Only; Never Retailed; Under 500 Demo Hours</i>											
<b>New Row Crop Tractors</b> <small>(Eligible Brands Only)</small>	300/yr	52%	62%	52%	62%	48%	58%	46%	56%	42%	52%
	450/yr	46%	56%	46%	56%	44%	54%	41%	51%	36%	46%
	600/yr	42%	52%	42%	52%	38%	48%	35%	45%	32%	42%
	900/yr	40%	50%	40%	50%	36%	46%	33%	43%	30%	40%
	1200/yr	37%	47%	37%	47%	32%	42%	28%	38%	-	-
	No Limits	33%	43%	33%	43%	27%	37%	22%	32%	-	-

<b>New Tracked Tractors</b> <small>(Eligible Brands Only)</small>	300/yr	52%	62%	50%	60%	47%	57%	45%	55%	40%	50%
	450/yr	47%	57%	45%	55%	43%	53%	40%	50%	35%	45%
	600/yr	42%	52%	40%	50%	38%	48%	35%	45%	30%	40%
	900/yr	37%	47%	35%	45%	33%	43%	30%	40%	25%	35%
	1200/yr	32%	42%	30%	40%	28%	38%	25%	35%	-	-
	No Limits	27%	37%	25%	35%	23%	33%	20%	30%	-	-

<b>New 4WD Tractors</b> <small>(Eligible Brands Only)</small>	300/yr	56%	66%	54%	64%	52%	62%	50%	60%	45%	55%
	450/yr	52%	62%	50%	60%	48%	58%	45%	55%	40%	50%
	600/yr	47%	57%	45%	55%	43%	53%	40%	50%	35%	45%
	900/yr	42%	52%	40%	50%	38%	48%	35%	45%	30%	40%
	1200/yr	37%	47%	35%	45%	33%	43%	30%	40%	-	-
	No Limits	34%	44%	32%	42%	30%	40%	25%	35%	-	-

<b>New Utility, Orchard, and Vineyard Tractors</b> <small>(Eligible Brands Only)</small>	300/yr	55%	65%	50%	60%	45%	55%	40%	50%	-	-
	600/yr	50%	60%	45%	55%	40%	50%	35%	45%	-	-
	900/yr	45%	55%	40%	50%	35%	45%	30%	40%	-	-
	1200/yr	40%	50%	35%	45%	30%	40%	25%	35%	-	-

<b>New Tractors - All Types &amp; All Brands</b>	600/yr	35%	45%	35%	45%	30%	40%	25%	35%	-	-
	No Limits	27%	37%	25%	35%	23%	33%	20%	30%	-	-

Used Tractors	Hour Limits	2-year		3-year		4-year		5-year		7-year	
		FPO	PRO/PUT	FPO	PRO/PUT	FPO	PRO/PUT	FPO	PRO/PUT	FPO	PRO/PUT
<b>Row Crop, 4WD, or Tracked</b> - Eligible Brands Only											
Used Tractors - Up to 3 yrs old & < 1500 hrs	300/yr	55%	65%	55%	65%	52%	62%	50%	60%	40%	50%
Used Tractors - Up to 3 yrs old & < 1500 hrs	600/yr	45%	55%	45%	55%	42%	52%	40%	50%	30%	40%
Used Tractors - Up to 3 yrs old & < 1500 hrs	900/yr	40%	50%	35%	45%	32%	42%	30%	40%	-	-
Used Tractors - 4 & 5 yrs old & < 2000 hrs	300/yr	45%	55%	45%	55%	42%	52%	35%	45%	25%	35%
Used Tractors - 4 & 5 yrs old & < 2000 hrs	600/yr	40%	50%	40%	50%	35%	45%	30%	40%	20%	30%
Used Tractors - Up to 5 yrs old	No Limits	35%	45%	30%	40%	25%	35%	20%	30%	-	-
Used Tractors - Up to 10 yrs old	No Limits	30%	40%	25%	35%	20%	30%	15%	25%	-	-
<b>Utility, Orchard, and Vineyard</b> - Eligible Brands Only											
Used Tractors - Up to 5 yrs old	No Limits	35%	45%	30%	40%	25%	35%	20%	30%	-	-
Used Tractors - Up to 10 yrs old	No Limits	30%	40%	25%	35%	20%	30%	15%	25%	-	-
<b>All Types &amp; All Brands</b>											
Used Tractors - Up to 10 yrs old	No Limits	30%	40%	25%	35%	20%	30%	15%	25%	-	-

Effective March 2017

**PLEASE NOTE SOME USED RESIDUALS MAY BE HIGHER THAN NEW:** Certain used residuals are slightly higher than new to take into account the lower selling price for late model used tractors compared to new. Example: On a 5 year, 300 hr/yr lease on a new row crop tractor selling for \$200,000 with a 46% residual and a 1 year old used row crop tractor selling for \$184,000 with a 50% residual both equal a \$92,000 residual.

**Lease Purchase Options:**

**FPO - "Fixed Purchase Option"** - Customer may purchase, trade, or surrender at end of lease.

**PRO - "Purchase or Renew Only"** offers a fixed purchase option without surrender option. Customer may purchase, trade, or renew at end of lease.

**PUT - "Purchase Upon Termination"** offers the same residual as a PRO but allows customer to depreciate the asset, similar to a loan with a balloon. Customer may purchase or trade at end of lease and does not have the option to surrender.

**Additional Terms:**

- 1) Excess hour charges of \$40/engine hr on all tractors with hour limits.
- 2) **Eligible tractor brands:** John Deere, Case IH, New Holland, McCormick, Kubota, AGCO (Fendt, Challenger, Massey Ferguson), Versatile (Buhler)
- 3) Leases not funded within 45 days from time of application are subject to rate change.
- 4) **The final residual percentage will be based on the lower of either the actual/advertised sales price or 100% of Resale Cash value in the current edition of Iron Guide.**

AMOUNT FINANCED	SALESPERSON INCENTIVE
\$5,000-\$24,999	\$50.00
\$25,000 - \$49,999	\$100.00
\$50,000 - \$99,999	\$300.00
\$100,000-\$149,999	\$750.00
\$150,000+	\$1,000.00



5015 South 118th St, Omaha, NE 68137  
 Tel 888-525-9805 Fax 402-661-3399 agdirect.com  
 AgDirect is an equipment financing program offered by participating Farm Credit System associations of AgDirect, LLP.



Questions? Contact us at 1-888-525-9805 or www.agdirect.com

Lease Purchase Options												
Farm Machinery & Equipment <small>NOTE: See Page #1 for Tractor Residuals.</small>	Hour Limits	2-year		3-year		4-year		5-year		7-year		
		FPO	PRO/PUT	FPO	PRO/PUT	FPO	PRO/PUT	FPO	PRO/PUT	FPO	PRO/PUT	
<b>Combines &amp; Forage Harvesters</b> <small>Combine: \$50/engine hr excess; Forage Harvester: \$60/engine hr excess</small>												
<small>New: Current or Prior Model Year Only; Never Retailed; Under 500 Demo Hours</small>												
<b>New Combines/Forage Harvesters - Eligible Brands</b>	200/yr	52%	60%	47%	55%	42%	50%	37%	45%	27%	35%	
<b>New Combines/Forage Harvesters - Eligible Brands</b>	400/yr	45%	50%	40%	45%	35%	40%	30%	35%	20%	25%	
<b>New Combines/Forage Harvesters - Eligible Brands</b>	No limits	35%	40%	30%	35%	25%	30%	20%	25%	-	-	
<b>Used - Up to 2 yrs old &amp; &lt; 500 hrs - Eligible Brands</b>	200/yr	52%	60%	47%	55%	42%	50%	37%	45%	27%	35%	
<b>Used - Up to 2 yrs old &amp; &lt; 500 hrs - Eligible Brands</b>	400/yr	45%	50%	40%	45%	35%	40%	30%	35%	20%	25%	
<b>Used - Up to 5 yrs old &amp; &lt; 1200 hrs - Eligible Brands</b>	400/yr	35%	40%	30%	35%	25%	30%	20%	25%	-	-	
<b>Used Combines/Forage Harvesters - Up to 10 yrs old - All Brands</b>	No limits	25%	30%	20%	25%	15%	20%	10%	15%	-	-	
<b>New Headers/Platforms (stand-alone)</b>	-	35%	40%	30%	35%	25%	30%	20%	25%	-	-	
<small>*** Combines &amp; Forage Harvesters Eligible Brands: John Deere, Case IH, New Holland, AGCO (Massey, Challenger) Gleaner, Claas, Krone, Catepillar (Lexion).***</small>												
<b>Self-Propelled Sprayers (No Floaters)</b> <small>\$100/hr excess usage charge</small>												
<b>New Self-Propelled Sprayers - All Brands</b>	No limits	-	60%	-	60%	-	50%	-	40%	-	20%	
<b>New Self-Propelled Sprayers - Eligible Brands</b>	300/yr	50%	-	50%	-	40%	-	30%	-	20%	-	
<b>Used - Up to 3 yrs old - All Brands</b>	No limits	-	50%	-	50%	-	45%	-	40%	-	20%	
<b>Used - Up to 3 yrs old &amp; &lt; 1200 hrs - Eligible Brands</b>	300/yr	40%	-	40%	-	35%	-	30%	-	15%	-	
<b>Used - Up to 5 yrs old - All Brands</b>	No limits	-	40%	-	40%	-	30%	-	25%	-	-	
<b>Used - Up to 5 yrs old &amp; &lt; 2000 hrs - Eligible Brands</b>	300/yr	30%	-	30%	-	20%	-	15%	-	-	-	
<b>Used - Up to 10 yrs old - All Brands</b>	No limits	-	35%	-	30%	-	25%	-	15%	-	-	
<b>Used - Up to 10 yrs old &amp; &lt; 2500 hrs - Eligible Brands</b>	300/yr	25%	-	25%	-	20%	-	15%	-	-	-	
<small>*** Self-Propelled Sprayer Eligible Brands: John Deere, Case IH, New Holland, Hagie, Apache, Spra-Coupe, Ag-Chem, Miller.***</small>												
<b>Self-Propelled Applicators/Floaters</b> <small>\$100/hr excess usage charge</small>												
<b>New Self-Propelled Applicators/Floaters - Eligible Brands</b>	No limits	-	40%	-	35%	-	30%	-	25%	-	-	
<b>New Self-Propelled Applicators/Floaters - Eligible Brands</b>	500/yr	35%	-	30%	-	25%	-	20%	-	-	-	
<b>Used - Up to 10 yrs old - Eligible Brands</b>	No limits	-	30%	-	25%	-	20%	-	15%	-	-	
<small>*** Self-Propelled Applicator/Floater Eligible Brands: John Deere, Case IH, New Holland, Hagie, Apache, Spra-Coupe, Ag-Chem, Miller.***</small>												
<b>Self-Prop Windrowers/Swathers &amp; Self-Prop Mergers</b> <small>\$25/hr excess usage charge</small>												
<b>New Self-Propelled Windrowers/Swathers/Mergers - Eligible Brands</b>	300/yr	40%	45%	35%	40%	30%	35%	25%	30%	15%	20%	
<b>New Self-Propelled Windrowers/Swathers/Mergers - All Brands</b>	No limits	35%	40%	30%	35%	25%	30%	20%	25%	-	-	
<b>Used - Up to 10 yrs old - All Brands</b>	No limits	25%	30%	20%	25%	15%	20%	10%	15%	-	-	
<small>*** Windrower/Swather/Merger Eligible Brands: John Deere, Case IH, New Holland, Oxbow, Mac Don, Versatile (Buhler).***</small>												
<b>Self-Prop Cotton Harvesters (pickers/strippers/balers)</b>												
<b>New Cotton Harvesters - Eligible Brands</b>	400/yr	40%	45%	35%	40%	30%	35%	25%	30%	15%	20%	
<b>New Cotton Harvesters - Eligible Brands</b>	No limits	35%	40%	30%	35%	25%	30%	20%	25%	10%	15%	
<b>Used - Up to 5 yrs old - Eligible Brands</b>	No limits	30%	35%	25%	30%	20%	25%	15%	20%	-	-	
<b>Used - Up to 10 yrs old - Eligible Brands</b>	No limits	25%	30%	20%	25%	15%	20%	10%	15%	-	-	
<small>*** Self-Propelled Cotton Harvester Eligible Brands: John Deere, Case IH***</small>												
<b>Forestry Machinery &amp; Equipment</b> <small>\$40/hr excess usage charge</small>												
<b>New Forestry Machinery &amp; Equipment</b> <small>Harvesters, Forwarders, Chippers, Grinders, Feller Bunchers, Log Loaders, Slashers</small>	1200/yr	35%	40%	25%	30%	20%	25%	10%	15%	-	-	
<b>Used Forestry Equipment - Up to 5 yrs old</b>	1200/yr	20%	25%	15%	20%	10%	15%	5%	10%	-	-	

**Additional Terms:**

- 1) Leases not funded within 45 days from time of application are subject to rate change.
- 2) Used equipment more than 10 years old is not eligible for lease financing.
- 3) 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.

Effective March 2017

**Lease Purchase Options:**

- FPO - "Fixed Purchase Option":** Customer may purchase, trade, or surrender at end of lease.
- PRO - "Purchase or Renew Only":** offers a fixed purchase option without surrender option. Customer may purchase, trade, or renew at end of lease.
- PUT - "Purchase Upon Termination":** offers the same residual as a PRO but allows the customer to depreciate the asset, similar to a loan with a balloon. Customer may purchase or trade at end of lease. No surrender option.



Questions? Contact us at 1-888-525-9805 or www.agdirect.com

Farm Machinery & Equipment <small>NOTE: See Page #1 for Tractor Residuals.</small>		Hour Limits	2-year		3-year		4-year		5-year		7-year	
			FPO	PRO/PUT	FPO	PRO/PUT	FPO	PRO/PUT	FPO	PRO/PUT	FPO	PRO/PUT
<b>Planting Equipment</b>												
<small>New: Current or Prior Model Year Only; Never Retailed; Under 500 Demo Hours</small>												
<b>New Planters, Drills and Airseeders - Eligible Brands</b> <small>Eligible Brands: John Deere, Case IH, New Holland, Massey, Kinze, &amp; Great Plains</small>												
<b>New Planting Equipment - All Brands</b> <small>Planters, Seeders, Air Carts, Drills, Toolbars</small>												
<b>Used Planting Equipment - Up to 5 yrs old - All Brands</b>												
<b>Used Planting Equipment - Up to 10 yrs old - All Brands</b>												
<b>Irrigation</b>												
<b>New Irrigation</b> <small>Center Pivots, Lateral Pivots, Hard Hose Travelers, Wheelines, &amp; Handline Pipe</small>												
<b>New Irrigation Pumps, Motors, Panels, Engines &amp; Power Units</b>												
<b>New Irrigation Control Products</b> <small>Sprinkler packages, panel upgrades, base stations, &amp; conversions (sold seperately)</small>												
<b>Used Irrigation - Up to 10 yrs old</b>												
<b>Skid Steers/Telehandlers/Wheel Loaders</b>												
<b>New Skid Steer Loaders (\$5/hr excess usage charge)</b>												
<b>New Skid Steer Loaders</b>												
<b>New Telehandlers/Rough Terrain Lift Trucks/Shooting Boom</b>												
<b>New Wheel Loaders, Excavators, &amp; Loader/Backhoes</b>												
<b>Used (all asset types in category) - Up to 5 yrs old</b>												
<b>Used (all asset types in category) - Up to 10 yrs old</b>												
<b>Misc Harvesting Equipment</b>												
<b>New Carts &amp; Wagons - Grain Carts, Dump Carts, Seed Tenders, Cotton Carts, Grape Gondolas, Tender Trailers/Boxes, Forage Wagon, Dump Wagon, Non-titled Silage</b>												
<b>New Hay Equipment - Balers, Bale Handlers, Bale Wagons, Mower Conditioners, Rakes, Mowers, Discblines, Haybines, Mergers, Tedders, Fluffers, Hay Squeezes, Mocos</b>												
<b>New Potato Equipment - Harvesters, Windrowers, Pilers, Eliminators, Conveyors, Collectors, Scoops, Evenflow Bins, Clod Hoppers</b>												
<b>New Berry Harvesters</b>												
<b>New Beet Harvesters/Managers/Defoliators</b>												
<b>New Grape Multi-function Harvesters</b>												
<b>New Other Specialized Harvesters</b> <small>Tomato Harvesters, Tobacco Harvesters</small>												
<b>New Nut, Vineyard &amp; Orchard Equipment</b> <small>Harvesters, Shuttle Carts, Bankouts, Pruners, Dusters, Loader Bins</small>												
<b>New Tree Shakers &amp; Nut Sweepers</b>												
<b>Used (all asset types in category) - Up to 5 yrs old</b>												
<b>Used (all asset types in category) - Up to 10 yrs old</b>												
<b>Application &amp; Tillage - Pull-Type</b>												
<b>New Application Equipment-Pull-Type - Spreader Boxes, Nurse/Anhydrous Tanks, Pull-Type Sprayers, Toolbars, Toolbar Applicators, Orchard/Vineyard Sprayers</b>												
<b>New Tillage Equipment - Discs, Plows, Cultivators, Harrows, Rippers, Finishers, Blades, Scrapers, Ditchers, Levelers, Rollers, Bedders, Rotary Hoes, Chisel Plows</b>												
<b>Used (all asset types in category) - Up to 5 yrs old</b>												
<b>Used (all asset types in category) - Up to 10 yrs old</b>												

**Additional Terms:**

- 1) Leases not funded within 45 days from time of application are subject to rate change.
- 2) Used equipment more than 10 years old is not eligible for lease financing.
- 3) 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.

Effective March 2017

**Lease Purchase Options:**

- FPO - "Fixed Purchase Option"**: Customer may purchase, trade, or **surrender** at end of lease.
- PRO - "Purchase or Renew Only"**: offers a fixed purchase option **without surrender** option. Customer may purchase, trade, or renew at end of lease.
- PUT - "Purchase Upon Termination"**: offers the same residual as a PRO but allows the customer to depreciate the asset, similar to a loan with a balloon. Customer may purchase or trade at end of lease. No surrender option.



Questions? Contact us at 1-888-525-9805 or www.agdirect.com

## Lease Purchase Options

Farm Machinery & Equipment <i>NOTE: See Page #1 for Tractor Residuals.</i>	Hour Limits	2-year		3-year		4-year		5-year		7-year	
		FPO	PRO/PUT	FPO	PRO/PUT	FPO	PRO/PUT	FPO	PRO/PUT	FPO	PRO/PUT
<i>New: Current or Prior Model Year Only; Never Retailed; Under 500 Demo Hours</i>											
<b>Mixers/Grain Handling/Manure Handling</b>											
New TMR Mixers, Tub Grinders, & Bale Processors- pull-type, non-titled Mixer Wagon, Vertical Mixers, Bale Processors, Hay Busters (excludes 1150 model)	-	35%	40%	30%	35%	25%	30%	20%	25%	-	-
New Portable Grain Handling Equipment <i>Augers, Vacs, Baggers, Conveyors, Portable Elevators</i>	-	25%	30%	20%	25%	15%	20%	10%	15%	-	-
New Portable Manure Handling Equipment <i>Spreaders, Pumps, Vacuum Tanks, Honeywagons</i>	-	25%	30%	20%	25%	15%	20%	10%	15%	-	-
Used (all asset types in category) - Up to 5 yrs old	No limits	25%	30%	20%	25%	15%	20%	10%	15%	-	-
Used (all asset types in category) - Up to 10 yrs old	No limits	15%	20%	10%	15%	5%	10%	\$1	-	-	-
<b>Other Field Equipment &amp; Implements</b>											
New or Used up to 5 yrs old - Rotary/Brush/Flail Mower, Stalk Chopper, Module Builder, Pasture Aerator, Rock Picker, Loader/Tractor Attachments	-	25%	30%	20%	25%	15%	20%	10%	15%	-	-
Used (all asset types in category) - Up to 10 yrs old	-	15%	20%	10%	15%	5%	10%	\$1	-	-	-
<b>Miscellaneous</b>											
New Portable, Trailer-Mounted Orchard Wind Machines	-	25%	30%	20%	25%	15%	20%	15%	20%	5%	10%
New GPS Stand-Alone Units	-	\$1	-	\$1	-	\$1	-	\$1	-	-	-
New Processing and Packaging - Contact AgDirect for eligible brands	-	-	15%	-	15%	-	15%	-	15%	-	-

Effective March 2017

**Additional Terms:**

- Leases not funded within 45 days from time of application are subject to rate change.
- Used equipment more than 10 years old is not eligible for lease financing.
- 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.

Effective March 2017

**Lease Purchase Options:**

- FPO - "Fixed Purchase Option":** Customer may purchase, trade, or surrender at end of lease.
- PRO - "Purchase or Renew Only"** offers a fixed purchase option without surrender option. Customer may purchase, trade, or renew at end of lease.
- PUT - "Purchase Upon Termination"** offers the same residual as a PRO but allows the customer to depreciate the asset, similar to a loan with a balloon. Customer may purchase or trade at end of lease. No surrender option.

AMOUNT FINANCED	SALESPERSON INCENTIVE
\$5,000-\$24,999	\$50.00
\$25,000 - \$49,999	\$100.00
\$50,000 - \$99,999	\$300.00
\$100,000-\$149,999	\$750.00
\$150,000+	\$1,000.00



5015 South 118th St, Omaha, NE 68137  
 Tel 888-525-9805 Fax 402-661-3399 agdirect.com  
 AgDirect is an equipment financing program offered by participating Farm Credit System associations of AgDirect, LLP.

**Tractor Type Eligible Brand Quick Reference**

Brand/Type	Row Crop Tractors (majority are 100 PTO HP or greater)	4WD Tractors	Tracked Tractors (ALL tractors sold with tracks on them instead of wheels even if the machine is considered row crop or 4wd types)	Utility/Orchard/ Vineyard Tractors (majority are 35-99 PTO HP)
<b>John Deere</b>	All 6M, 6R, 7000, & 8000 series (not ending with a T)	All 9000 series (not ending with a T)	All Models ending with a T	All 3, 4, 5, 6D, & 6E series
<b>Case IH</b>	All Maxxum, Puma, Magnum & Optum series (except Magnum Rowtrac)	All Steiger series	All Rowtrac & Quadtrac series (including Magnum Rowtrac)	Farmall series
<b>New Holland</b>	All T6, T7, & T8 series	All T9 series, TV series, & TJ series	TK4000	All TT-A, Workmaster, Boomer, TK4, TD4040F, TD5, T4V, T4F, T4, Powerstar, T5, TS6 & TS6 series
<b>AGCO (Massey, Fendt, Challenger)</b>	All Massey Ferguson 5700, 5700SL, 6400, 6600, 6700, 7400, 7600, 7700, 8600, & 8700 series Fendt (All) All Challenger 1000, MT500, & MT600 series	None None All Challenger MT900 series	None None All Challenger MT700 & MT800 series	All Massey Ferguson 2600, 2600HD, 2700E, 4600, 4700, 5400 & 5600 series None All Challenger MT400 series
<b>McCormick</b>	All X-60, Gmax, MTX, XTX, TTX, X7, X6L, X6, & X8 series	None	None	X10 series, T-Max, F series, X60, X5, X50, X4, A-Max, B-Max, C-Max, D-Max, T-STD, T F/M
<b>Buhler Versatile</b>	All Genesis series, 190, 220, 250, 260, 280, 290, 305, & 310	Versatile 350, 375, 375t4, 400, 400t4, 435, 450, 485, 500, 535, 550, & 575	Delta Track (DT)	None
<b>Kubota</b>	M126X, M135X, M126X Power Krawler, M100GX, M126GX, M135GX, M108SH, M7151	None	None	MX700, MX5100, M5640SU, M7040SU, M7040SUH, M108X, M110X, M110GX, M5140, M6040, M7040, M8540, M9540, M8560, M9960, M965HD Mudder, M1085 Low Profile, M9540 Low Profile, M9960 Low Profile, & M40 Narrow Series, All L series, All TLB series, All B series except B2301

\* For any tractor brand not listed above (i.e. non-eligible brands), use the "All Types & All Brands" residuals listed on the matrix.  
 \* Non-eligible brands include, but are not limited to: Kioti, Mahindra, Yanmar, Deutz-Fahr, Zetor.  
 \* Don't see a specific the model listed for an eligible brand? Contact AgDirect to determine which tractor type it falls into.

FOR OTHER TERMS AND STRUCTURES,  
PLEASE CALL THE AGDIRECT FINANCE TEAM  
1-888-525-9805

\$10,000 +							
	Rate	Residual	Annual	Semi-Annual	Monthly	6 Month Harvest Pay	
24 Months	4.15%	15%	0.43989	0.22222	0.03736	0.39847	
24 Months	4.15%	25%	0.39291	0.19849	0.03337	0.35149	
24 Months	4.15%	30%	0.36942	0.18662	0.03137	0.32800	
24 Months	4.15%	35%	0.34593	0.17476	0.02938	0.30451	
24 Months	4.15%	40%	0.32245	0.16289	0.02738	0.28102	
24 Months	4.15%	45%	0.29896	0.15103	0.02539	0.25754	
24 Months	4.15%	50%	0.27547	0.13916	0.02339	0.23405	
24 Months	4.15%	55%	0.25198	0.12729	0.02140	0.21056	
24 Months	4.15%	60%	0.22849	0.11543	0.01940	0.18707	
24 Months	4.15%	65%	0.20500	0.10356	0.01741	0.16358	
24 Months	4.15%	70%	0.18151	0.09170	0.01542	0.14009	
36 Months	4.15%	5%	0.33190	0.16767	0.02819	0.30372	
36 Months	4.15%	10%	0.31657	0.15992	0.02688	0.28839	
36 Months	4.15%	15%	0.30124	0.15218	0.02558	0.27305	
36 Months	4.15%	20%	0.28590	0.14443	0.02428	0.25772	
36 Months	4.15%	25%	0.27057	0.13669	0.02298	0.24239	
36 Months	4.15%	30%	0.25524	0.12894	0.02168	0.22706	
36 Months	4.15%	35%	0.23991	0.12120	0.02037	0.21172	
36 Months	4.15%	40%	0.22457	0.11345	0.01907	0.19639	
36 Months	4.15%	45%	0.20924	0.10570	0.01777	0.18106	
36 Months	4.15%	50%	0.19391	0.09796	0.01647	0.16573	
36 Months	4.15%	55%	0.17858	0.09021	0.01517	0.15039	
36 Months	4.15%	60%	0.16324	0.08247	0.01386	0.13506	
36 Months	4.15%	65%	0.14791	0.07472	0.01256	0.11973	
48 Months	4.35%	5%	0.25531	0.12904	0.02170	0.23392	
48 Months	4.35%	10%	0.24411	0.12338	0.02075	0.22272	
48 Months	4.35%	15%	0.23291	0.11772	0.01980	0.21152	
48 Months	4.35%	20%	0.22171	0.11206	0.01885	0.20032	
48 Months	4.35%	25%	0.21051	0.10640	0.01789	0.18912	
48 Months	4.35%	30%	0.19931	0.10073	0.01694	0.17792	
48 Months	4.35%	35%	0.18810	0.09507	0.01599	0.16672	
48 Months	4.35%	40%	0.17690	0.08941	0.01504	0.15552	
48 Months	4.35%	45%	0.16570	0.08375	0.01408	0.14432	
48 Months	4.35%	50%	0.15450	0.07809	0.01313	0.13311	
48 Months	4.35%	55%	0.14330	0.07243	0.01218	0.12191	
48 Months	4.35%	60%	0.13210	0.06677	0.01123	0.11071	
60 Months	4.55%	5%	0.20986	0.10612	0.01785	0.19252	
60 Months	4.55%	10%	0.20115	0.10172	0.01711	0.18381	
60 Months	4.55%	15%	0.19244	0.09731	0.01637	0.17510	
60 Months	4.55%	20%	0.18373	0.09291	0.01563	0.16639	
60 Months	4.55%	25%	0.17502	0.08851	0.01489	0.15768	
60 Months	4.55%	30%	0.16632	0.08410	0.01415	0.14898	
60 Months	4.55%	35%	0.15761	0.07970	0.01341	0.14027	
60 Months	4.55%	40%	0.14890	0.07529	0.01267	0.13156	
60 Months	4.55%	45%	0.14019	0.07089	0.01193	0.12285	
60 Months	4.55%	50%	0.13148	0.06649	0.01119	0.11414	
60 Months	4.55%	55%	0.12277	0.06208	0.01045	0.10543	
84 Months	4.95%	10%	0.15320	0.07755	0.01306	0.14043	
84 Months	4.95%	15%	0.14737	0.07460	0.01256	0.13459	
84 Months	4.95%	20%	0.14154	0.07164	0.01206	0.12876	
84 Months	4.95%	25%	0.13570	0.06869	0.01157	0.12293	
84 Months	4.95%	30%	0.12987	0.06574	0.01107	0.11709	
84 Months	4.95%	35%	0.12404	0.06278	0.01057	0.11126	
84 Months	4.95%	40%	0.11820	0.05983	0.01007	0.10543	
84 Months	4.95%	45%	0.11237	0.05688	0.00958	0.09959	

For lease quotes on new equipment > \$250,000, please call 1-888-525-9805.