



HARVEST IT! PROGRAM FOR GRAIN CARTS

EFFECTIVE THROUGH 12/31/2024

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

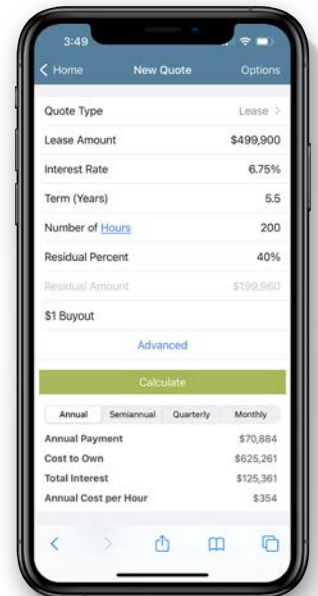
PRO and PUT leases offer higher residuals than the FPO without the option to surrender at the end of the lease.

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.



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 AUG 1 - DEC 31, 2024



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

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

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UTILITY TRACTOR LEASE SPECIAL

**150 HOURS / YEAR
EFFECTIVE AUG 1 - DEC 31, 2024**



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%	-	-	-	-

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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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PLUS 5! Tractor Lease Program

+5% PRO and PUT Standard Residual
for Improved Cash Flow.



For a limited time, AgDirect® is increasing its standard PRO and PUT tractor lease residuals by plus [+] 5%!

What does this mean? A higher residual value generally means lower payments over the life of the lease, helping preserve working capital – something many producers find useful in combatting today’s fluctuating economic conditions.

Plus 5 is available **June 1 through September 30, 2024** for new and used John Deere, Case IH, Fendt, Kubota, Massey Ferguson, McCormick and New Holland 140 HP and higher row crop, 4WD and track tractors.* Utility tractors are excluded.

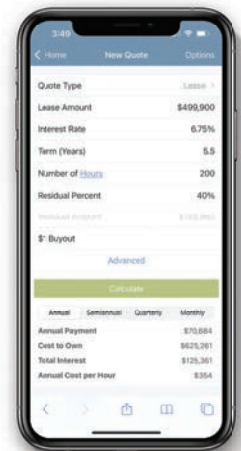
	Tax-Deductible Payments	Take Depreciation Like a Loan	Low Payment & High Residual	End-of-Lease Options
PRO Lease	X		X	Purchase, Trade or Renew
PUT Lease		X	X	Purchase or Trade

Rates and terms:

Visit agdirect.com to see current standard AgDirect lease rates. Contact a member of the AgDirect finance team for more information about leasing and the 5% boost to our standard PRO and PUT tractor lease residuals.

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. Scan the QR code to download from AgDirect Mobile from the App StoreSM or the Google PlayTM store.**



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