

# RATES + TERMS\*

EFFECTIVE SEPTEMBER 1 – 30, 2024

## PURCHASE & REFINANCE

- New & used equipment
- Under \$10K, 2 to 5 year term only
- Minimum finance amount: \$5K, may be higher in certain states^

## AUCTION & PRIVATE PARTY

- Used machinery & titled equipment
- Purchase or refinance
- Irrigation equipment not eligible
- Sales price minimum of \$25K

## LEASE\*\*

- New & used equipment
- Not available: Under \$10K, Variable rates

## TITLED

- New & used titled equipment
- Purchase or refinance
- Not eligible for leases
- 2 to 5 year term

|                    | TERMS       | \$200,000+ | \$75,000 to \$199,999 | \$25,000 to \$74,999 | \$5,000 to \$24,999 |
|--------------------|-------------|------------|-----------------------|----------------------|---------------------|
| <b>FIXED</b>       | 2 – 3 years | 6.50%      | 6.75%                 | 7.05%                | 7.30%               |
|                    | 4 – 5 years | 6.50%      | 6.75%                 | 7.05%                | 7.30%               |
|                    | 6 – 7 years | 6.70%      | 6.95%                 | 7.25%                | 7.50%               |
| <b>VARIABLE***</b> | 2 – 3 years | 7.75%      | 8.00%                 | 8.25%                | 8.75%               |
|                    | 4 – 5 years | 7.75%      | 8.00%                 | 8.25%                | 8.75%               |
|                    | 6 – 7 years | 7.75%      | 8.00%                 | 8.25%                | 8.75%               |



**Equipment financing made simple!**

Scan this QR code to apply online for AgDirect financing in minutes.



7:30 a.m. to 5:30 p.m. CT  
 call 888-525-9805 or email  
[info@agdirect.com](mailto:info@agdirect.com)  
[AGDIRECT.com](http://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. 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.

^Minimum finance amount higher for recipients in NM.

\*\*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.

\*\*\*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.

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.

# PIVOT RATES + TERMS\*

EFFECTIVE SEPTEMBER 1 – 30, 2024

## PURCHASE & REFINANCE

- New & used equipment
- Under \$10K, 2 to 5 year term only
- Minimum finance amount: \$5K, may be higher in certain states^

## LEASE\*\*

- New & used equipment
- Not available: Under \$10K, Variable rates

## TECHNOLOGY PRODUCTS

- Limited to 3-year term (Remote telemetry products)
- 25% minimum down payment

## CONVERSION PRODUCTS

- Sprinkler packages, panel upgrades, & conversion packages when sold separately & put on existing pivot
- Limited to a 5-year term
- 20% minimum down payment

|                    | TERMS        | \$200,000+ | \$75,000 to \$199,999 | \$25,000 to \$74,999 | \$5,000 to \$24,999 |
|--------------------|--------------|------------|-----------------------|----------------------|---------------------|
| <b>FIXED</b>       | 2 – 3 years  | 6.50%      | 6.75%                 | 7.05%                | 7.30%               |
|                    | 4 – 5 years  | 6.50%      | 6.75%                 | 7.05%                | 7.30%               |
|                    | 6 – 7 years  | 6.70%      | 6.95%                 | 7.25%                | 7.50%               |
|                    | 10 year      | 7.20%      | 7.35%                 | 7.65%                | 7.90%               |
| <b>VARIABLE***</b> | 2 – 5 years  | 7.75%      | 8.00%                 | 8.25%                | 8.75%               |
|                    | 6 – 10 years | 7.75%      | 8.00%                 | 8.25%                | 8.75%               |

Free 45-day fixed-rate commitment. Applications not funded within 45 days from time of application are subject to rate change. Contact AgDirect® for rate locks greater than 45 days.



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**7:30 a.m. to 5:30 p.m. CT**  
**call 888-525-9805 or email**  
**info@agdirect.com**

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\*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. 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.

^Minimum finance amount higher for recipients in NM. \*\*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. \*\*\*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. USED PIVOTS - 20% down payment required. No financing for soft costs. 7-year term option for pivots less than 2 years old, otherwise 5-year max term. Leases restricted to \$1.00 residual. Down payment requirements are flexible and based on credit quality.

Complete legal description, real estate title holder and invoice are required at application. SOFT COST (well, underground pipe/wire, dirt-work, concrete and any parts located below ground) financing is allowed, but is limited to 20% above and beyond HARD COST (pivot, pump, variable frequency drive, and any parts above ground that have a serial number) financed in the project. This amount is based on credit quality. Customer should always consult with a tax professional for advice on financing or leasing options and tax implications. 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.