



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 |

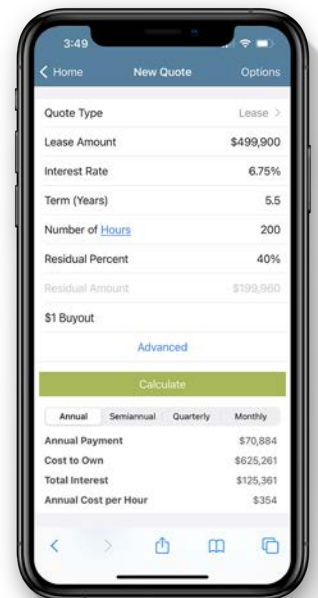
PRO and PUT leases offer higher residuals than the FPO without the option to surrender at the end of the lease.

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 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 (l) | 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 (l) | 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% |

| | 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.

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.

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 with a tax professional for advice on leasing options and tax issues. 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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EFFECTIVE AUG 1 - DEC 31, 2024



Every sized farm and acreage can save using these highly competitive new and used 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% |

| | Tax-Deductible Payments | Take Depreciation Like a Loan | Low Payment & High Residual | End-of-Lease Options |
|-----------|-------------------------|-------------------------------|-----------------------------|------------------------------|
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Every sized farm and acreage can save using these highly competitive new and used 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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PLUS 5! Tractor Lease Program

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

AgDirect®

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.

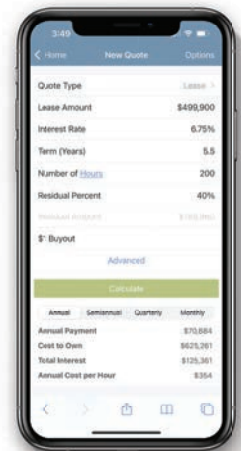
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|-----------|-------------------------|-------------------------------|-----------------------------|--------------------------|
| PRO Lease | X | | X | Purchase, Trade or Renew |
| PUT Lease | | X | X | Purchase or Trade |

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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