



Now is the time to lock in a low lease payment! Take advantage of AgDirect<sup>®</sup>'s special FPO, PRO and PUT residuals on new and used planters, drills, air seeders, air carts and toolbars.

| Residuals                 | Purchase<br>Option | 36  | 42  | Term<br>  48 | (mo.)<br>  54 | 60  | 66          |
|---------------------------|--------------------|-----|-----|--------------|---------------|-----|-------------|
| New - eligible brands*    | PR0 or PUT         | 40% | 35% | 35%          | 30%           | 30% | 28%         |
| New - eligible brands*    | FP0                | 35% | 30% | 30%          | 25%           | 25% | 20%         |
| New - all brands          | PR0 or PUT         | 35% | 30% | 30%          | 25%           | 25% | 23%         |
| New - all brands          | FP0                | 30% | 25% | 25%          | 20%           | 20% | 15%         |
| Used - up to 5 years old  | PR0 or PUT         | 30% | 27% | 25%          | 22%           | 20% | 20%         |
| Used - up to 5 years old  | FP0                | 25% | 22% | 20%          | 17%           | 15% | 12%         |
| Used - up to 10 years old | PR0 or PUT         | 25% | 22% | 20%          | 17%           | 15% | <b>\$</b> 1 |
| Used - up to 10 years old | FP0                | 20% | 17% | 15%          | 12%           | 10% | —           |

\*Eligible brands: John Deere, Case IH, AGCO brands, New Holland, Kinze, Great Plains, White (Massey Ferguson).

|           | Tax-Deductible<br>Payments | Take<br>Depreciation<br>Like a Loan | Low Payment &<br>High Residual | End-of-Lease<br>Options         |
|-----------|----------------------------|-------------------------------------|--------------------------------|---------------------------------|
| FPO Lease | Х                          |                                     | Х                              | Purchase,<br>Trade or Surrender |
| PRO Lease | Х                          |                                     | Х                              | Purchase, Trade<br>or Renew     |
| PUT Lease |                            | Х                                   | Х                              | Purchase or Trade               |

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

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.



7:30 a.m. to 5:30 p.m. CT Call 888-525-9805 or visit AGDIRECT.com.

# SPRAY IT! FOR ELIGIBLE AND ALL BRANDS SPRAYERS

Looking for walkaway lease options on sprayers? Contact AgDirect for FPO lease options.

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Now is the time to lock in a low lease payment! Take advantage of AgDirect®'s special PRO and PUT residuals on new and used sprayers (no floaters)."

| New and Used Eligible Brands (in<br>John Deere, Case IH, RoGator (AGCO an<br>Hagie, Apache, Miller, New Holland)           |                |     |     |     |     |     |     |     |     |     |     |     |
|--|----------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| Self-Propelled Sprayers<br>(No Floaters)<br>New: Current or Prior Model Year Only;<br>Never Retailed; Under 100 Demo Hours | Hour<br>Limits | 24  | 30  | 36  | 42  | 48  | 54  | 60  | 66  | 72  | 78  | 84  |
| <b>New –</b> Eligible Brands   | No Limits      | 60% | 60% | 60% | 55% | 50% | 45% | 40% | 35% | 30% | 25% | 20% |
| Used – Up to 3 yrs old – Eligible Brands   | No Limits      | 50% | 50% | 50% | 45% | 45% | 40% | 40% | 30% | 30% | 20% | 20% |
| Used – Up to 5 yrs old – Eligible Brands   | No Limits      | 40% | 40% | 40% | 30% | 30% | 25% | 25% | 22% | -   | -   | -   |
| Used – Up to 10 yrs old – Eligible Brands  | No Limits      | 35% | 30% | 30% | 25% | 25% | 20% | 20% | 15% | -   | -   | -   |

| New and Used All Brands  |                | Term (mo.) |     |     |     |             |     |     |     |     |     |     |  |
|--|----------------|------------|-----|-----|-----|-------------|-----|-----|-----|-----|-----|-----|--|
| Self-Propelled Sprayers<br>(No Floaters)<br>New: Current or Prior Model Year Only;<br>Never Retailed; Under 100 Demo Hours | Hour<br>Limits | 24         | 30  | 36  | 42  | 48          | 54  | 60  | 66  | 72  | 78  | 84  |  |
| <b>New –</b> All Brands  | No Limits      | 60%        | 60% | 60% | 50% | 50%         | 40% | 40% | 30% | 30% | 20% | 20% |  |
| Used – Up to 3 yrs old – All Brands  | No Limits      | 50%        | 50% | 50% | 45% | <b>45</b> % | 40% | 40% | 30% | 30% | 20% | 20% |  |
| Used – Up to 5 yrs old – All Brands  | No Limits      | 40%        | 40% | 40% | 30% | 30%         | 25% | 25% | 22% | -   | -   | -   |  |
| Used – Up to 10 yrs old – All Brands   | No Limits      | 35%        | 30% | 30% | 25% | 25%         | 20% | 20% | 15% | -   | -   | -   |  |

Eligible Brands include: John Deere, Case IH, RoGator (AGCO and Fendt), Hagie, Apache, Miller, New Holland.

Eligible Age/Hours: Used sprayers up to 10 years of age (by Serial Number) and hours listed above. The final residual percentage will be based on the lower of either the actual/advertised sales price or 100% of the Resale Cash value of the current edition of IRON Guide.

|           | Tax-<br>Deductible<br>Payments | Take<br>Depreciation<br>Like a Loan | Low Payment<br>& High<br>Residual | End-of-Lease<br>Options        |
|-----------|--------------------------------|-------------------------------------|-----------------------------------|--------------------------------|
| PRO Lease | Х                              |                                     | Х                                 | Purchase,<br>Trade or<br>Renew |
| PUT Lease |                                | х                                   | Х                                 | Purchase or<br>Trade           |

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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Rates and terms: See AgDirect monthly rate sheet

for current standard and special rates.

quote, contact AgDirect.

For more information or a customized lease

# AgDirect

## SPRAY IT! FOR CASE IH SPRAYERS EFFECTIVE 2/1/2025 THROUGH 6/30/2025

Looking for walkaway lease options on sprayers? Contact AgDirect for FPO lease options.

Now is the time to lock in a low lease payment! Take advantage of AgDirect®'s special PRO and PUT residuals on new and used sprayers (no floaters)."

| New Case IH Only |             |     |     |     | Teri | m (mo       | .)  |             |     |     |     |
|------------------|-------------|-----|-----|-----|------|-------------|-----|-------------|-----|-----|-----|
| New Case In Only | 24          | 30  | 36  | 42  | 48   | 54          | 60  | 66          | 72  | 78  | 84  |
| New (300 hrs/yr) | <b>67</b> % | 66% | 64% | 62% | 60%  | <b>57</b> % | 55% | 52%         | 36% | 34% | 32% |
| New (450 hrs/yr) | 63%         | 62% | 60% | 55% | 52%  | 48%         | 44% | <b>4</b> 1% | 30% | 28% | 25% |
| New (No Limits)  | 60%         | 60% | 60% | 55% | 50%  | 45%         | 40% | 35%         | 30% | 25% | 20% |

| Used Case IH                                 |     |     |     |     | Ter | m (mo | .)  |     |     |     |     |
|--|-----|-----|-----|-----|-----|-------|-----|-----|-----|-----|-----|
| up to 5 years old                            | 24  | 30  | 36  | 42  | 48  | 54    | 60  | 66  | 72  | 78  | 84  |
| Up to 3 yrs old w/<br><1200 hrs (300 hrs/yr) | 57% | 56% | 54% | 53% | 51% | 48%   | 46% | 44% | 43% | 35% | 25% |
| Up to 3 yrs old (No Limits)                  | 50% | 50% | 50% | 45% | 45% | 40%   | 40% | 30% | 30% | 20% | 20% |
| Up to 5 yrs old & <3000 hrs<br>(300 hrs/yr)  | 47% | 46% | 45% | 44% | 42% | 41%   | 39% | 36% | 34% | 30% | 25% |
| Up to 5 yrs old & <3000 hrs<br>(450 hrs/yr)  | 43% | 42% | 41% | 40% | 37% | 34%   | 32% | 30% | 27% | 25% | 20% |
| Up to 5 yrs old (No Limits)                  | 40% | 40% | 40% | 30% | 30% | 25%   | 25% | 22% | -   | -   | -   |

| Used Case IH                          | Term (mo.) |     |     |     |     |     |     |     |     |    |    |
|---------------------------------------|------------|-----|-----|-----|-----|-----|-----|-----|-----|----|----|
| up to 10 years old                    | 24         | 30  | 36  | 42  | 48  | 54  | 60  | 66  | 72  | 78 | 84 |
| w/ <2500 hrs on Meter<br>(300 hrs/yr) | 40%        | 40% | 40% | 35% | 35% | 35% | 30% | 25% | 25% | -  | -  |
| No Limits                             | 35%        | 30% | 30% | 25% | 25% | 20% | 20% | 15% | -   | -  | -  |

Utilize the No Limit option if you have used a Case IH sprayer with hour meter reading beyond specified limits above.

Eligible Age/Hours: Used sprayers up to 10 years of age (by Serial Number) and hours listed above. The final residual percentage will be based on the lower of either the actual/advertised sales price or 100% of the Resale Cash value of the current edition of IRON Guide.

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

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## SPRAY IT! FOR JOHN DEERE SPRAYERS EFFECTIVE 2/1/2025 THROUGH 6/30/2025

Looking for walkaway lease options on sprayers? Contact AgDirect for FPO lease options.

Now is the time to lock in a low lease payment! Take advantage of AgDirect®'s special PRO and PUT residuals on new and used sprayers (no floaters)."

| New John Deere Only | Term (mo.)<br>24   30   36   42   48   54   60   66   72   78   84 |     |             |     |     |     |     |     |     |     |     |  |
|---------------------|--|-----|-------------|-----|-----|-----|-----|-----|-----|-----|-----|--|
| New John Deere Only | 24   | 30  | 36          | 42  | 48  | 54  | 60  | 66  | 72  | 78  | 84  |  |
| New (300 hrs/yr)    | <b>69</b> %  | 68% | <b>67</b> % | 64% | 62% | 60% | 58% | 56% | 54% | 51% | 48% |  |
| New (450 hrs/yr)    | 65%  | 64% | 63%         | 60% | 58% | 55% | 51% | 48% | 43% | 38% | 34% |  |
| New (No Limits)     | 60%  | 60% | 60%         | 55% | 50% | 45% | 40% | 35% | 30% | 25% | 20% |  |

| Used John Deere                              |             |     |             |     | Ter | m (mo | .)  |     |             |     |     |
|--|-------------|-----|-------------|-----|-----|-------|-----|-----|-------------|-----|-----|
| up to 5 years old                            | 24          | 30  | 36          | 42  | 48  | 54    | 60  | 66  | 72          | 78  | 84  |
| Up to 3 yrs old w/<br><1200 hrs (300 hrs/yr) | <b>59</b> % | 58% | <b>57</b> % | 56% | 54% | 52%   | 50% | 48% | <b>46</b> % | 44% | 42% |
| Up to 3 yrs old (No Limits)                  | 50%         | 50% | 50%         | 45% | 45% | 40%   | 40% | 30% | 30%         | 20% | 20% |
| Up to 5 yrs old & <3000 hrs<br>(300 hrs/yr)  | 49%         | 48% | 47%         | 46% | 44% | 42%   | 40% | 38% | 36%         | 34% | 32% |
| Up to 5 yrs old & <3000 hrs<br>(450 hrs/yr)  | 45%         | 44% | 43%         | 42% | 40% | 38%   | 36% | 34% | 32%         | 30% | 28% |
| Up to 5 yrs old (No Limits)                  | 40%         | 40% | 40%         | 30% | 30% | 25%   | 25% | 22% | -           | -   | -   |

| Used John Deere                       | Term (mo.)<br>24 30 36 42 48 54 60 66 72 78 8 |     |     |     |     |     |     |     |     |     |     |  |
|---------------------------------------|---|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|--|
| up to 10 years old                    | 24  | 30  | 36  | 42  | 48  | 54  | 60  | 66  | 72  | 78  | 84  |  |
| w/ <2500 hrs on Meter<br>(300 hrs/yr) | 42%   | 41% | 40% | 38% | 35% | 33% | 30% | 28% | 25% | 22% | 20% |  |
| No Limits                             | 35%   | 30% | 30% | 25% | 25% | 20% | 20% | 15% | -   | -   | -   |  |

Utilize the No Limit option if you have used a John Deere sprayer with hour meter reading beyond specified limits above.

Eligible Age/Hours: Used sprayers up to 10 years of age (by Serial Number) and hours listed above. The final residual percentage will be based on the lower of either the actual/advertised sales price or 100% of the Resale Cash value of the current edition of IRON Guide.

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

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Now is the time to lock in a low lease payment! Take advantage of AgDirect<sub>®</sub>'s special FPO, PRO and PUT residuals on new and used tillage equipment for a limited time only.

| Tillage Equipment         |       | Term (mo.) and Residual Guidelines |       |       |       |       |  |  |  |  |  |  |  |
|---------------------------|-------|------------------------------------|-------|-------|-------|-------|--|--|--|--|--|--|--|
| FPO Residuals             | 24-30 | 36-42                              | 48-54 | 60-66 | 72-78 | 84-90 |  |  |  |  |  |  |  |
| New                       | 35%   | 30%                                | 25%   | 20%   | 15%   | 10%   |  |  |  |  |  |  |  |
| Used – up to 5 years old  | 30%   | 25%                                | 20%   | 15%   | 10%   | -     |  |  |  |  |  |  |  |
| Used – up to 10 years old | 25%   | 20%                                | 15%   | 10%   | -     | -     |  |  |  |  |  |  |  |

| Tillage Equipment         |       | Term (mo.) and Residual Guidelines |       |       |       |       |  |  |  |  |  |  |  |
|---------------------------|-------|------------------------------------|-------|-------|-------|-------|--|--|--|--|--|--|--|
| PRO and PUT Residuals     | 24-30 | 36-42                              | 48-54 | 60-66 | 72-78 | 84-90 |  |  |  |  |  |  |  |
| New                       | 40%   | 35%                                | 30%   | 25%   | 20%   | 15%   |  |  |  |  |  |  |  |
| Used – up to 5 years old  | 35%   | 30%                                | 25%   | 20%   | 15%   | -     |  |  |  |  |  |  |  |
| Used – up to 10 years old | 30%   | 25%                                | 20%   | 15%   | -     | -     |  |  |  |  |  |  |  |

Tillage Equipment Includes: disks, discs, disc plows, ditchers, land levelers, blades, scrapers, land rollers, bedders, shapers, chisel plows, cultivators, finishers, drags, harrows, rotary hoes, plows, rippers, vertical tillage, sugar beet manager, hiller, strip-till, sod cutter, ridger, soil conditioner, coulter, tiller.

|           | Tax-Deductible<br>Payments | Take<br>Depreciation<br>Like a Loan | Low Payment &<br>High Residual | End-of-Lease<br>Options         |
|-----------|----------------------------|-------------------------------------|--------------------------------|---------------------------------|
| FP0 Lease | Х                          |                                     | Х                              | Purchase,<br>Trade or Surrender |
| PRO Lease | Х                          |                                     | Х                              | Purchase, Trade<br>or Renew     |
| PUT Lease |                            | Х                                   | Х                              | Purchase or Trade               |

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

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.



7:30 a.m. to 5:30 p.m. CT Call 888-525-9805 or visit AGDIRECT.coм.





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           | Term (mo.) and Residual Guidelines |             |             |     |             |             |             |             |             |             |             |             |
|------------------------------------|------------------------------------|-------------|-------------|-----|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Starting engine hours listed in () | 24                                 | 30          | 36          | 42  | 48          | 54          | 60          | 66          | 72          | 78          | 84          | 90          |
| New (<=150 hrs)                    | 83%                                | 81%         | <b>79</b> % | 77% | 75%         | 72%         | <b>70</b> % | <b>67</b> % | 65%         | 63%         | <b>61</b> % | <b>59%</b>  |
| Used (<=450 hrs)                   | <b>90</b> %                        | <b>87</b> % | 85%         | 82% | 80%         | 77%         | 75%         | <b>7</b> 1% | 68%         | 64%         | <b>61</b> % | <b>57</b> % |
| Used (<=880 hrs)                   | 86%                                | 83%         | 81%         | 78% | <b>76</b> % | 73%         | 71%         | <b>67</b> % | <b>64</b> % | 60%         | <b>57</b> % | 53%         |
| Used (<=1300 hrs)                  | 83%                                | 80%         | <b>78</b> % | 75% | 73%         | <b>70</b> % | 68%         | 64%         | <b>6</b> 1% | <b>57</b> % | 54%         | 50%         |
| Used (<=1690 hrs)                  | <b>79</b> %                        | <b>76</b> % | 74%         | 71% | <b>69</b> % | 66%         | 64%         | 60%         | <b>57</b> % | 53%         | 50%         | 46%         |
| Used (<=2080 hrs)                  | <b>76</b> %                        | 73%         | 71%         | 68% | 66%         | 63%         | <b>61</b> % | <b>57</b> % | 54%         | 50%         | <b>47</b> % | 43%         |
| Used (<=2440 hrs)                  | 72%                                | <b>69</b> % | <b>67</b> % | 64% | 62%         | <b>59</b> % | <b>57</b> % | 53%         | 50%         | <b>46</b> % | 43%         | <b>39</b> % |
| Used (<=2790 hrs)                  | <b>69</b> %                        | 66%         | 64%         | 61% | <b>59</b> % | 56%         | 54%         | 50%         | <b>47</b> % | 43%         | 40%         | 36%         |
| Used (<=3130 hrs)                  | 65%                                | 62%         | 60%         | 57% | 55%         | 52%         | 50%         | <b>46</b> % | 43%         | <b>39</b> % | 37%         | 35%         |

| John Deere 150 hr/yr FPO <sup>.</sup> | Term (mo.) and Residual Guidelines |             |             |             |             |             |             |             |             |             |             |             |
|---------------------------------------|------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Starting engine hours listed in ()    | 24                                 | 30          | 36          | 42          | 48          | 54          | 60          | 66          | 72          | 78          | 84          | 90          |
| New (<=150 hrs)                       | 73%                                | 71%         | <b>69</b> % | <b>67</b> % | 65%         | 62%         | 60%         | <b>57</b> % | 55%         | 53%         | 51%         | <b>49</b> % |
| Used (<=450 hrs)                      | 80%                                | 77%         | 75%         | 72%         | <b>70</b> % | <b>67</b> % | 65%         | <b>61</b> % | 58%         | 54%         | 51%         | 47%         |
| Used (<=880 hrs)                      | <b>76</b> %                        | 73%         | 71%         | 68%         | 66%         | 63%         | <b>61</b> % | <b>57</b> % | 54%         | 50%         | <b>47</b> % | 43%         |
| Used (<=1300 hrs)                     | 73%                                | <b>70</b> % | 68%         | 65%         | 63%         | 60%         | <b>58%</b>  | 54%         | 51%         | <b>47</b> % | 44%         | 40%         |
| Used (<=1690 hrs)                     | <b>69</b> %                        | 66%         | 64%         | 61%         | <b>59</b> % | 56%         | 54%         | 50%         | <b>47</b> % | 43%         | 40%         | 36%         |
| Used (<=2080 hrs)                     | 66%                                | 63%         | 61%         | 58%         | 56%         | 53%         | 51%         | <b>47</b> % | 44%         | 40%         | <b>37</b> % | 33%         |
| Used (<=2440 hrs)                     | 62%                                | <b>59</b> % | <b>57</b> % | 54%         | 52%         | <b>49</b> % | 47%         | 43%         | 40%         | 36%         | 33%         | <b>29</b> % |
| Used (<=2790 hrs)                     | <b>59</b> %                        | 56%         | 54%         | 51%         | <b>49</b> % | <b>46</b> % | 44%         | 40%         | <b>37</b> % | 33%         | 30%         | 26%         |
| Used (<=3130 hrs)                     | 55%                                | 52%         | 50%         | 47%         | 45%         | 42%         | 40%         | 36%         | 33%         | <b>29</b> % | <b>27</b> % | 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-<br>Deductible<br>Payments | Take<br>Depreciation<br>Like a Loan | Low Payment<br>& High<br>Residual | End-of-Lease<br>Options            |
|-----------|--------------------------------|-------------------------------------|-----------------------------------|------------------------------------|
| FPO Lease | e X                            |                                     | Х                                 | Purchase,<br>Trade or<br>Surrender |
| PRO Leaso | e X                            |                                     | Х                                 | Purchase,<br>Trade or<br>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. 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 JAN 1 - MAR 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 PR0              | Term (mo.) and Residual Guidelines |             |             |             |             |             |             |             |             |             |             |             |
|------------------------------------|------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Starting engine hours listed in () | 24                                 | 30          | 36          | 42          | 48          | 54          | 60          | 66          | 72          | 78          | 84          | 90          |
| New (<=150 hrs)                    | 81%                                | <b>78</b> % | <b>76</b> % | 73%         | 71%         | 68%         | 66%         | 63%         | 60%         | <b>57</b> % | 54%         | 52%         |
| Used (<=450 hrs)                   | 82%                                | <b>79</b> % | <b>76</b> % | 75%         | 74%         | 73%         | <b>7</b> 1% | 66%         | 62%         | 58%         | 54%         | 50%         |
| Used (<=880 hrs)                   | <b>78</b> %                        | 75%         | 72%         | 71%         | <b>70</b> % | <b>69</b> % | <b>67</b> % | 62%         | 58%         | 54%         | 50%         | 46%         |
| Used (<=1300 hrs)                  | 75%                                | <b>72</b> % | <b>69</b> % | 68%         | 68%         | 66%         | 64%         | <b>59</b> % | 55%         | 51%         | <b>47</b> % | 43%         |
| Used (<=1690 hrs)                  | 71%                                | 68%         | 65%         | 64%         | 63%         | 62%         | 60%         | 55%         | 51%         | <b>47</b> % | 43%         | <b>39</b> % |
| Used (<=2080 hrs)                  | 68%                                | <b>65</b> % | 62%         | 61%         | <b>61</b> % | <b>59</b> % | <b>57</b> % | 52%         | 48%         | 44%         | 40%         | 36%         |
| Used (<=2440 hrs)                  | 64%                                | 61%         | <b>58%</b>  | <b>57</b> % | <b>56</b> % | 55%         | 53%         | 48%         | 44%         | 40%         | 36%         | 33%         |
| Used (<=2790 hrs)                  | 61%                                | <b>56</b> % | 55%         | 54%         | 54%         | 51%         | 50%         | 45%         | <b>4</b> 1% | <b>37</b> % | 33%         | 32%         |
| Used (<=3130 hrs)                  | <b>57</b> %                        | 54%         | 51%         | 50%         | <b>49</b> % | <b>48</b> % | <b>47</b> % | 44%         | 40%         | 36%         | 32%         | 31%         |

| Case IH 150 hr/yr FP0 <sup>.</sup> | Term (mo.) and Residual Guidelines |             |             |             |             |             |             |             |     |             |             |             |
|------------------------------------|------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----|-------------|-------------|-------------|
| Starting engine hours listed in () | 24                                 | 30          | 36          | 42          | 48          | 54          | 60          | 66          | 72  | 78          | 84          | 90          |
| New (<=150 hrs)                    | 71%                                | 68%         | 66%         | 63%         | 61%         | 58%         | 56%         | 53%         | 50% | <b>47</b> % | 44%         | 42%         |
| Used (<=450 hrs)                   | 72%                                | <b>69</b> % | 66%         | 65%         | 64%         | 63%         | <b>61</b> % | 56%         | 52% | <b>48</b> % | 44%         | 40%         |
| Used (<=880 hrs)                   | 68%                                | 65%         | 62%         | <b>6</b> 1% | 60%         | <b>59</b> % | <b>57</b> % | 52%         | 48% | 44%         | 40%         | 36%         |
| Used (<=1300 hrs)                  | 65%                                | 62%         | <b>59</b> % | <b>58%</b>  | 58%         | 56%         | 54%         | <b>49</b> % | 45% | 41%         | <b>37</b> % | 33%         |
| Used (<=1690 hrs)                  | 61%                                | <b>58%</b>  | 55%         | 54%         | 53%         | 52%         | 50%         | 45%         | 41% | <b>37</b> % | 33%         | <b>29</b> % |
| Used (<=2080 hrs)                  | 58%                                | 55%         | 52%         | 51%         | 51%         | <b>49</b> % | <b>47</b> % | <b>42</b> % | 38% | 34%         | 30%         | 26%         |
| Used (<=2440 hrs)                  | 54%                                | 51%         | 48%         | <b>47</b> % | <b>46</b> % | 45%         | 43%         | 38%         | 34% | 30%         | 26%         | 23%         |
| Used (<=2790 hrs)                  | 51%                                | <b>46</b> % | 45%         | 44%         | 44%         | 41%         | 40%         | 35%         | 31% | <b>27</b> % | 23%         | 22%         |
| Used (<=3130 hrs)                  | 47%                                | 44%         | 41%         | 40%         | <b>39</b> % | 38%         | 37%         | 34%         | 30% | 26%         | 22%         | 21%         |

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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).

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|-----------|--------------------------------|-------------------------------------|-----------------------------------|------------------------------------|
| FPO Lease | e X                            |                                     | Х                                 | Purchase,<br>Trade or<br>Surrender |
| PRO Lease | e X                            |                                     | Х                                 | Purchase,<br>Trade or<br>Renew     |

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| Eligible Brands: Fendt, New Holland,<br>Kubota, Massey Ferguson, | Term (mo.) and Residual Guidelines |             |             |             |             |             |             |             |             |             |             |             |
|--|------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| McCormick 150 hr/yr PRO<br>Starting engine hours listed in ()    | 24                                 | 30          | 36          | 42          | 48          | 54          | 60          | 66          | 72          | 78          | 84          | 90          |
| New (<=150 hrs)  | 81%                                | <b>78</b> % | <b>76</b> % | 73%         | 71%         | 68%         | 66%         | 61%         | <b>57</b> % | 53%         | <b>49</b> % | 45%         |
| Used (<=450 hrs)   | <b>78</b> %                        | 75%         | 73%         | <b>70</b> % | 68%         | 65%         | 63%         | 60%         | 58%         | 55%         | 53%         | 51%         |
| Used (<=880 hrs)   | 73%                                | <b>70</b> % | 68%         | 65%         | 63%         | 60%         | 58%         | 55%         | 53%         | 50%         | 48%         | <b>46</b> % |
| Used (<=1300 hrs)  | <b>69</b> %                        | 66%         | 64%         | <b>61</b> % | <b>59</b> % | <b>56</b> % | 54%         | 51%         | <b>49</b> % | <b>46</b> % | 44%         | 42%         |
| Used (<=1690 hrs)  | 64%                                | 61%         | <b>59</b> % | <b>56%</b>  | 54%         | 51%         | <b>49</b> % | <b>46</b> % | 44%         | 41%         | <b>39</b> % | <b>37</b> % |
| Used (<=2080 hrs)  | 60%                                | <b>57</b> % | 55%         | 52%         | 50%         | 47%         | 45%         | 42%         | 40%         | <b>37</b> % | 35%         | 33%         |
| Used (<=2440 hrs)  | 55%                                | 52%         | 50%         | 47%         | 45%         | 42%         | 40%         | 37%         | 35%         | 33%         | 31%         | <b>29</b> % |
| Used (<=2790 hrs)  | 51%                                | 48%         | <b>46</b> % | 43%         | <b>41</b> % | 38%         | 36%         | 33%         | 31%         | <b>29</b> % | <b>27</b> % | 25%         |
| Used (<=3130 hrs)  | 46%                                | 43%         | 40%         | 38%         | 36%         | 33%         | 30%         | 28%         | -           | -           | -           | -           |

| Eligible Brands: Fendt, New Holland,<br>Kubota, Massey Ferguson,           | Term (mo.) and Residual Guidelines |             |             |             |             |             |             |             |             |              |              |             |
|--|------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|--------------|-------------|
| McCormick 150 hr/yr FPO <sup>•</sup><br>Starting engine hours listed in () | 24                                 | 30          | 36          | 42          | 48          | 54          | 60          | 66          | 72          | 78           | 84           | 90          |
| New (<=150 hrs)  | 71%                                | 68%         | 66%         | 63%         | <b>6</b> 1% | 58%         | 56%         | 51%         | 47%         | 43%          | <b>39</b> %  | 35%         |
| Used (<=450 hrs)   | 68%                                | <b>65</b> % | 63%         | 60%         | <b>58%</b>  | 55%         | 53%         | <b>50%</b>  | 48%         | 45%          | 43%          | 41%         |
| Used (<=880 hrs)   | 63%                                | 60%         | <b>58%</b>  | 55%         | 53%         | 50%         | 48%         | 45%         | 43%         | 40%          | 38%          | 36%         |
| Used (<=1300 hrs)  | <b>59</b> %                        | <b>56</b> % | 54%         | 51%         | <b>49</b> % | 46%         | 44%         | 41%         | <b>39</b> % | 36%          | 34%          | 32%         |
| Used (<=1690 hrs)  | 54%                                | 51%         | <b>49</b> % | 46%         | 44%         | 41%         | <b>39</b> % | 36%         | 34%         | 31%          | <b>29</b> %  | <b>27</b> % |
| Used (<=2080 hrs)  | 50%                                | <b>47</b> % | 45%         | 42%         | 40%         | <b>37</b> % | 35%         | 32%         | 30%         | <b>27</b> %  | 25%          | 23%         |
| Used (<=2440 hrs)  | 45%                                | 42%         | 40%         | <b>37</b> % | 35%         | 32%         | 30%         | <b>27</b> % | 25%         | 23%          | 21%          | <b>19</b> % |
| Used (<=2790 hrs)  | <b>41</b> %                        | 38%         | 36%         | 33%         | 31%         | 28%         | 26%         | 23%         | 21%         | 1 <b>9</b> % | 1 <b>7</b> % | 15%         |
| Used (<=3130 hrs)  | 36%                                | 33%         | 30%         | 28%         | 26%         | 23%         | 20%         | 18%         | -           | -            | -            | -           |

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|-----------|--------------------------------|-------------------------------------|-----------------------------------|------------------------------------|
| FPO Lease | e X                            |                                     | Х                                 | Purchase,<br>Trade or<br>Surrender |
| PRO Leas  | e X                            |                                     | Х                                 | Purchase,<br>Trade or<br>Renew     |

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| John Deere 150 hr/yr PRO           | Term (mo.) and Residual Guidelines |             |             |     |             |             |             |             |             |             |             |             |
|------------------------------------|------------------------------------|-------------|-------------|-----|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Starting engine hours listed in () | 24                                 | 30          | 36          | 42  | 48          | 54          | 60          | 66          | 72          | 78          | 84          | 90          |
| New (<=150 hrs)                    | 83%                                | 81%         | <b>79</b> % | 77% | 75%         | 72%         | <b>70</b> % | <b>67</b> % | 65%         | 63%         | <b>61</b> % | <b>59</b> % |
| Used (<=450 hrs)                   | <b>90</b> %                        | <b>87</b> % | 85%         | 82% | 80%         | 77%         | 75%         | <b>7</b> 1% | 68%         | 64%         | <b>6</b> 1% | <b>57</b> % |
| Used (<=880 hrs)                   | 86%                                | 83%         | 81%         | 78% | <b>76</b> % | 73%         | 71%         | <b>67</b> % | <b>64</b> % | 60%         | <b>57</b> % | 53%         |
| Used (<=1300 hrs)                  | 83%                                | 80%         | <b>78</b> % | 75% | 73%         | <b>70</b> % | 68%         | 64%         | <b>6</b> 1% | <b>57</b> % | 54%         | 50%         |
| Used (<=1690 hrs)                  | <b>79</b> %                        | <b>76</b> % | 74%         | 71% | <b>69</b> % | 66%         | 64%         | 60%         | <b>57</b> % | 53%         | 50%         | 46%         |
| Used (<=2080 hrs)                  | <b>76</b> %                        | 73%         | 71%         | 68% | 66%         | 63%         | <b>61</b> % | <b>57</b> % | 54%         | 50%         | <b>47</b> % | 43%         |
| Used (<=2440 hrs)                  | 72%                                | <b>69</b> % | <b>67</b> % | 64% | 62%         | <b>59</b> % | <b>57</b> % | 53%         | 50%         | <b>46</b> % | 43%         | <b>39</b> % |
| Used (<=2790 hrs)                  | <b>69</b> %                        | 66%         | 64%         | 61% | <b>59</b> % | 56%         | 54%         | 50%         | <b>47</b> % | 43%         | 40%         | 36%         |
| Used (<=3130 hrs)                  | 65%                                | 62%         | 60%         | 57% | 55%         | 52%         | 50%         | <b>46</b> % | 43%         | <b>39</b> % | 37%         | 35%         |

| John Deere 150 hr/yr FPO <sup>.</sup> | Term (mo.) and Residual Guidelines |             |             |             |             |             |             |             |             |             |             |             |
|---------------------------------------|------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Starting engine hours listed in ()    | 24                                 | 30          | 36          | 42          | 48          | 54          | 60          | 66          | 72          | 78          | 84          | 90          |
| New (<=150 hrs)                       | 73%                                | 71%         | <b>69</b> % | <b>67</b> % | 65%         | 62%         | 60%         | <b>57</b> % | 55%         | 53%         | 51%         | <b>49</b> % |
| Used (<=450 hrs)                      | 80%                                | 77%         | 75%         | 72%         | <b>70</b> % | <b>67</b> % | 65%         | <b>61</b> % | 58%         | 54%         | 51%         | 47%         |
| Used (<=880 hrs)                      | <b>76</b> %                        | 73%         | 71%         | 68%         | 66%         | 63%         | <b>61</b> % | <b>57</b> % | 54%         | 50%         | <b>47</b> % | 43%         |
| Used (<=1300 hrs)                     | 73%                                | <b>70</b> % | 68%         | 65%         | 63%         | 60%         | <b>58%</b>  | 54%         | 51%         | <b>47</b> % | 44%         | 40%         |
| Used (<=1690 hrs)                     | <b>69</b> %                        | 66%         | 64%         | 61%         | <b>59</b> % | 56%         | 54%         | 50%         | <b>47</b> % | 43%         | 40%         | 36%         |
| Used (<=2080 hrs)                     | 66%                                | 63%         | 61%         | 58%         | 56%         | 53%         | 51%         | <b>47</b> % | 44%         | 40%         | <b>37</b> % | 33%         |
| Used (<=2440 hrs)                     | 62%                                | <b>59</b> % | <b>57</b> % | 54%         | 52%         | <b>49</b> % | 47%         | 43%         | 40%         | 36%         | 33%         | <b>29</b> % |
| Used (<=2790 hrs)                     | <b>59</b> %                        | 56%         | 54%         | 51%         | <b>49</b> % | <b>46</b> % | 44%         | 40%         | <b>37</b> % | 33%         | 30%         | 26%         |
| Used (<=3130 hrs)                     | 55%                                | 52%         | 50%         | 47%         | 45%         | 42%         | 40%         | 36%         | 33%         | <b>29</b> % | <b>27</b> % | 25%         |

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|-----------|--------------------------------|-------------------------------------|-----------------------------------|------------------------------------|
| FPO Lease | e X                            |                                     | Х                                 | Purchase,<br>Trade or<br>Surrender |
| PRO Lease | e X                            |                                     | Х                                 | Purchase,<br>Trade or<br>Renew     |

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### UTILITY TRACTOR LEASE SPECIAL 150 HOURS / YEAR

EFFECTIVE JAN 1 - MAR 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 PR0              | Term (mo.) and Residual Guidelines |             |             |             |             |             |             |             |     |             |             |             |
|------------------------------------|------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----|-------------|-------------|-------------|
| Starting engine hours listed in () | 24                                 | 30          | 36          | 42          | 48          | 54          | 60          | 66          | 72  | 78          | 84          | 90          |
| New (<=150 hrs)                    | 81%                                | <b>78</b> % | <b>76</b> % | 73%         | 71%         | 68%         | 66%         | 63%         | 60% | <b>57</b> % | 54%         | 52%         |
| Used (<=450 hrs)                   | 82%                                | <b>79</b> % | <b>76</b> % | 75%         | 74%         | 73%         | <b>7</b> 1% | 66%         | 62% | 58%         | 54%         | 50%         |
| Used (<=880 hrs)                   | <b>78</b> %                        | 75%         | 72%         | 71%         | <b>70</b> % | <b>69</b> % | <b>67</b> % | 62%         | 58% | 54%         | 50%         | 46%         |
| Used (<=1300 hrs)                  | 75%                                | <b>72</b> % | <b>69</b> % | 68%         | 68%         | 66%         | 64%         | <b>59</b> % | 55% | 51%         | <b>47</b> % | 43%         |
| Used (<=1690 hrs)                  | 71%                                | 68%         | 65%         | 64%         | 63%         | 62%         | 60%         | 55%         | 51% | <b>47</b> % | 43%         | <b>39</b> % |
| Used (<=2080 hrs)                  | 68%                                | <b>65</b> % | 62%         | 61%         | <b>61</b> % | <b>59</b> % | <b>57</b> % | 52%         | 48% | 44%         | 40%         | 36%         |
| Used (<=2440 hrs)                  | 64%                                | 61%         | <b>58%</b>  | <b>57</b> % | <b>56</b> % | 55%         | 53%         | 48%         | 44% | 40%         | 36%         | 33%         |
| Used (<=2790 hrs)                  | 61%                                | <b>56</b> % | 55%         | 54%         | 54%         | 51%         | 50%         | 45%         | 41% | <b>37</b> % | 33%         | 32%         |
| Used (<=3130 hrs)                  | <b>57</b> %                        | 54%         | 51%         | 50%         | <b>49</b> % | <b>48</b> % | <b>47</b> % | 44%         | 40% | 36%         | 32%         | 31%         |

| Case IH 150 hr/yr FP0 <sup>.</sup> | Term (mo.) and Residual Guidelines |             |             |             |             |             |             |             |     |             |             |             |
|------------------------------------|------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-----|-------------|-------------|-------------|
| Starting engine hours listed in () | 24                                 | 30          | 36          | 42          | 48          | 54          | 60          | 66          | 72  | 78          | 84          | 90          |
| New (<=150 hrs)                    | <b>7</b> 1%                        | 68%         | 66%         | 63%         | 61%         | 58%         | 56%         | 53%         | 50% | <b>47</b> % | 44%         | 42%         |
| Used (<=450 hrs)                   | 72%                                | <b>69</b> % | 66%         | 65%         | 64%         | 63%         | <b>61</b> % | 56%         | 52% | <b>48</b> % | 44%         | 40%         |
| Used (<=880 hrs)                   | 68%                                | 65%         | 62%         | <b>61</b> % | 60%         | <b>59</b> % | <b>57</b> % | 52%         | 48% | 44%         | 40%         | 36%         |
| Used (<=1300 hrs)                  | 65%                                | 62%         | <b>59</b> % | <b>58%</b>  | 58%         | 56%         | 54%         | <b>49</b> % | 45% | 41%         | <b>37</b> % | 33%         |
| Used (<=1690 hrs)                  | 61%                                | 58%         | 55%         | 54%         | 53%         | 52%         | 50%         | 45%         | 41% | <b>37</b> % | 33%         | <b>29</b> % |
| Used (<=2080 hrs)                  | 58%                                | 55%         | 52%         | 51%         | 51%         | <b>49</b> % | <b>47</b> % | <b>42</b> % | 38% | 34%         | 30%         | 26%         |
| Used (<=2440 hrs)                  | 54%                                | 51%         | 48%         | <b>47</b> % | <b>46</b> % | 45%         | 43%         | 38%         | 34% | 30%         | 26%         | 23%         |
| Used (<=2790 hrs)                  | 51%                                | <b>46</b> % | 45%         | 44%         | 44%         | 41%         | 40%         | 35%         | 31% | <b>27</b> % | 23%         | 22%         |
| Used (<=3130 hrs)                  | 47%                                | 44%         | 41%         | 40%         | <b>39</b> % | 38%         | 37%         | 34%         | 30% | 26%         | 22%         | 21%         |

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|-----------|--------------------------------|-------------------------------------|-----------------------------------|------------------------------------|
| FPO Lease | e X                            |                                     | Х                                 | Purchase,<br>Trade or<br>Surrender |
| PRO Lease | e X                            |                                     | Х                                 | Purchase,<br>Trade or<br>Renew     |

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|--|------------------------------------|-------------|-------------|-------------|-------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|
| McCormick 150 hr/yr PRO<br>Starting engine hours listed in ()    | 24                                 | 30          | 36          | 42          | 48          | 54         | 60          | 66          | 72          | 78          | 84          | 90          |
| New (<=150 hrs)  | 81%                                | 78%         | 76%         | 73%         | 71%         | 68%        | 66%         | <b>61</b> % | <b>57</b> % | 53%         | <b>49</b> % | 45%         |
| Used (<=450 hrs)   | <b>78</b> %                        | 75%         | 73%         | <b>70</b> % | 68%         | 65%        | 63%         | 60%         | 58%         | 55%         | 53%         | 51%         |
| Used (<=880 hrs)   | 73%                                | <b>70</b> % | 68%         | 65%         | 63%         | 60%        | 58%         | 55%         | 53%         | 50%         | 48%         | <b>46</b> % |
| Used (<=1300 hrs)  | <b>69</b> %                        | 66%         | 64%         | 61%         | <b>59</b> % | <b>56%</b> | 54%         | 51%         | <b>49</b> % | <b>46</b> % | 44%         | 42%         |
| Used (<=1690 hrs)  | 64%                                | 61%         | <b>59</b> % | <b>56%</b>  | 54%         | 51%        | <b>49</b> % | <b>46</b> % | 44%         | 41%         | <b>39</b> % | <b>37</b> % |
| Used (<=2080 hrs)  | 60%                                | <b>57</b> % | 55%         | 52%         | 50%         | 47%        | 45%         | 42%         | 40%         | <b>37</b> % | 35%         | 33%         |
| Used (<=2440 hrs)  | 55%                                | 52%         | 50%         | 47%         | 45%         | 42%        | 40%         | 37%         | 35%         | 33%         | 31%         | <b>29</b> % |
| Used (<=2790 hrs)  | 51%                                | 48%         | <b>46</b> % | 43%         | 41%         | 38%        | 36%         | 33%         | 31%         | <b>29</b> % | <b>27</b> % | 25%         |
| Used (<=3130 hrs)  | 46%                                | 43%         | 40%         | 38%         | 36%         | 33%        | 30%         | 28%         | -           | -           | -           | -           |

| Eligible Brands: Fendt, New Holland,<br>Kubota, Massey Ferguson,           | Term (mo.) and Residual Guidelines |             |             |             |             |             |             |             |             |              |             |             |
|--|------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|-------------|-------------|
| McCormick 150 hr/yr FPO <sup>•</sup><br>Starting engine hours listed in () | 24                                 | 30          | 36          | 42          | 48          | 54          | 60          | 66          | 72          | 78           | 84          | 90          |
| New (<=150 hrs)  | 71%                                | 68%         | 66%         | 63%         | <b>6</b> 1% | 58%         | 56%         | 51%         | 47%         | 43%          | <b>39</b> % | 35%         |
| Used (<=450 hrs)   | 68%                                | <b>65</b> % | 63%         | 60%         | <b>58%</b>  | 55%         | 53%         | <b>50%</b>  | 48%         | 45%          | 43%         | 41%         |
| Used (<=880 hrs)   | 63%                                | 60%         | 58%         | 55%         | 53%         | 50%         | 48%         | 45%         | 43%         | 40%          | 38%         | 36%         |
| Used (<=1300 hrs)  | <b>59%</b>                         | <b>56</b> % | 54%         | 51%         | <b>49</b> % | 46%         | 44%         | 41%         | <b>39</b> % | 36%          | 34%         | 32%         |
| Used (<=1690 hrs)  | 54%                                | 51%         | <b>49</b> % | 46%         | 44%         | 41%         | <b>39</b> % | 36%         | 34%         | 31%          | <b>29</b> % | <b>27</b> % |
| Used (<=2080 hrs)  | 50%                                | <b>47</b> % | 45%         | 42%         | 40%         | <b>37</b> % | 35%         | 32%         | 30%         | <b>27</b> %  | 25%         | 23%         |
| Used (<=2440 hrs)  | 45%                                | 42%         | 40%         | <b>37</b> % | 35%         | 32%         | 30%         | <b>27</b> % | 25%         | 23%          | 21%         | <b>19</b> % |
| Used (<=2790 hrs)  | <b>41</b> %                        | 38%         | 36%         | 33%         | 31%         | 28%         | 26%         | 23%         | 21%         | 1 <b>9</b> % | <b>17</b> % | 15%         |
| Used (<=3130 hrs)  | 36%                                | 33%         | 30%         | 28%         | 26%         | 23%         | 20%         | 18%         | -           | -            | -           | -           |

\*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-<br>Deductible<br>Payments | Take<br>Depreciation<br>Like a Loan | Low Payment<br>& High<br>Residual | End-of-Lease<br>Options            |
|-----------|--------------------------------|-------------------------------------|-----------------------------------|------------------------------------|
| FP0 Lease | e X                            |                                     | Х                                 | Purchase,<br>Trade or<br>Surrender |
| PRO Leas  | e X                            |                                     | Х                                 | Purchase,<br>Trade or<br>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.

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

For more information or a customized lease quote, contact AgDirect.



7:30 a.m. to 5:30 p.m. CT Call 888-525-9805 or visit AGDIRECT.com