

RATES + TERMS*

EFFECTIVE October 01- October 31, 2016

			2-3 Years	4 Years	5 Years	6-7 Years
AT DEALERSHIP OVER \$100K New & Used Equipment Buy, Lease or Refinance <i>Not available for titled equipment.</i>	Financed Amount: \$100,000+	Fixed	3.45%	3.65%	3.85%	4.15%
		Variable**	2.75%	2.75%	2.75%	2.75%
AT DEALERSHIP STANDARD New & Used Equipment Buy, Lease or Refinance	Financed Amount: \$10,000 – \$99,999	Fixed	3.75%	3.95%	4.15%	4.45%
		Variable**	2.75%	2.75%	2.75%	2.75%
	Financed Amount: \$5,000 – \$9,999	Fixed	5.75%	5.95%	6.15%	-----
		Variable**	4.75%	4.75%	4.75%	-----

JUST LEASE IT!

			2-3 Years	4 Years	5 Years	6-7 Years
JUST LEASE IT OVER \$100K New Equipment Only	Financed Amount: \$100,000+	Fixed	2.95%	3.15%	3.35%	3.65%
JUST LEASE IT STANDARD New Equipment Only	Financed Amount: \$10,000 – \$99,999	Fixed	3.25%	3.45%	3.65%	3.95%

NEW Farm equipment, machinery and irrigation placed in service in 2016

- \$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 October 01 – October 31, 2016

			2-3 Years	4 Years	5 Years	6-7 Years
AT DEALERSHIP TITLED EQUIPMENT New & Used Equipment Buy or Refinance	Financed Amount: \$10,000+	Fixed	4.25%	4.45%	4.65%	-----
		Variable**	3.25%	3.25%	3.25%	-----
	Financed Amount: \$5,000 – \$9,999	Fixed	6.25%	6.45%	6.65%	-----
		Variable**	5.25%	5.25%	5.25%	-----
AUCTION AND PRIVATE PARTY STANDARD New & Used Equipment Buy or Lease	Sales Price: \$25,000+	Fixed	4.25%	4.45%	4.65%	-----
		Variable**	3.25%	3.25%	3.25%	-----

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.

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**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.

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