AgDirect
POWERED BY FARM CREDIT

RATES + TERMS*

EFFECTIVE AUGUST 1 – 31, 2025

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

AUCTION & PRIVATE PARTY

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

TITLED

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

	TERMS	$250,000+	$100,000 to $249,999	$25,000 to $99,999	$5,000 to $24,999
FIXED	2 - 3 years	6.25%	6.50%	6.75%	7.25%
	4 - 5 years	6.25%	6.50%	6.75%	7.25%
	6 - 7 years	6.45%	6.75%	6.95%	7.45%
VARIABLE***	2 - 3 years	6.75%	6.75%	6.75%	6.75%
	4 - 5 years	6.75%	6.75%	6.75%	6.75%
	6 - 7 years	6.75%	6.75%	6.75%	6.75%

Equipment financing made simple!
Scan this QR code to apply online for AgDirect financing in minutes.

POWERED BY FARM CREDIT

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

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PIVOT RATES + TERMS*

EFFECTIVE AUGUST 1 – 31, 2025

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	$250,000+	$100,000 to $249,999	$25,000 to $99,999	$5,000 to $24,999
FIXED	2 - 3 years	6.25%	6.50%	6.75%	7.25%
	4 - 5 years	6.25%	6.50%	6.75%	7.25%
	6 - 7 years	6.45%	6.75%	6.95%	7.45%
VARIABLE***	2 - 3 years	6.75%	6.75%	6.75%	6.75%
	4 - 5 years	6.75%	6.75%	6.75%	6.75%
	6 - 7 years	6.75%	6.75%	6.75%	6.75%

*Free 45-day fixed-rate commitment.** *For 8-10 year rates, contact your AgDirect team.*

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