

PLANT IT! EFFECTIVE FEBRUARY 1, 2025 THROUGH JUNE 30, 2025

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

Residuals	Purchase Option	36	42	Term 48	(mo.) 54	60	66
New - eligible brands*	PRO or PUT	40%	35%	35%	30%	30%	28%
New - eligible brands*	FP0	35%	30%	30%	25%	25%	20%
New - all brands	PRO or PUT	35%	30%	30%	25%	25%	23%
New - all brands	FP0	30%	25%	25%	20%	20%	15%
Used - up to 5 years old	PRO 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	PRO or PUT	25%	22%	20%	1 7 %	15%	\$1
Used - up to 10 years old	FP0	20%	1 7 %	15%	12%	10%	_

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

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

AgDirect.

SPRAY IT! FOR ELIGIBLE AND ALL BRANDS SPRAYERS

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 and Used Eligible Brands (in John Deere, Case IH, RoGator (AGCO an Hagie, Apache, Miller, New Holland)						Tei	rm (m	10.)				
Self-Propelled Sprayers (No Floaters) New: Current or Prior Model Year Only; Never Retailed; Under 100 Demo Hours	Hour Limits	24	30	36	42	48	54	60	66	72	78	84
New – 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						Tei	rm (m	o.)				
Self-Propelled Sprayers (No Floaters) New: Current or Prior Model Year Only; Never Retailed; Under 100 Demo Hours	Hour Limits	24	30	36	42	48	54	60	66	72	78	84
New – 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%	45%	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- Deductible Payments	Take Depreciation Like a Loan	Low Payment & High Residual	End-of-Lease Options
PRO Lease	Х		X	Purchase, Trade or Renew
PUT Lease		X	Х	Purchase or Trade

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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

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 III Only					Teri	m (mo	.)				
New Case IH Only	24	30	36	42	48	54	60	66	72	78	84
New (300 hrs/yr)	67 %	66%	64%	62%	60%	57 %	55%	52%	36%	34%	32%
New (450 hrs/yr)	63%	62%	60%	55%	52 %	48%	44%	41%	30%	28%	25%
New (No Limits)	60%	60%	60%	55%	50%	45%	40%	35%	30%	25%	20%
Used Case IH					Teri	m (mo	.)				
up to 5 years old	24	30	36	42	48	54	60	66	72	78	84
Up to 3 yrs old w/ <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 (300 hrs/yr)	47 %	46%	45%	44%	42%	41%	39%	36%	34%	30%	25%
Up to 5 yrs old & <3000 hrs (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					Ter	m (mo	.)				
up to 10 years old	24	30	36	42	48	54	60	66	72	78	84
w/ <2500 hrs on Meter (300 hrs/yr)	40%	40%	40%	35%	35%	35%	30%	25%	25%	-	-
No Limits	35%	30%	30%	25%	25%	20%	20%	15%	-	-	-

 $\label{thm:continuous} \textit{Utilize the No Limit option if you have used a Case IH sprayer with hour meter reading beyond specified limits above.}$

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- Deductible Payments	Take Depreciation Like a Loan	Low Payment & High Residual	End-of-Lease Options
PRO Lease	Х		Χ	Purchase, Trade or Renew
PUT Lease		Х	Χ	Purchase or Trade

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

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AgDirect is an equipment financing program offered by Farm Credit Services of America and other lenders, including participating Farm Credit System Institutions.

SPRAY IT! DEERE SPRAYERS

EFFECTIVE 2/1/2025 THROUGH 6/30/2025

Looking 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).**

Nove John Dooms Only					Teri	m (mo	.)				
New John Deere Only	24	30	36	42	48	54	60	66	72	78	84
New (300 hrs/yr)	69%	68%	67 %	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/ <1200 hrs (300 hrs/yr)	59%	58%	57 %	56%	54%	52%	50%	48%	46%	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 (300 hrs/yr)	49%	48%	47 %	46%	44%	42%	40%	38%	36%	34%	32%
Up to 5 yrs old & <3000 hrs (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					Ter	m (mo	.)				
up to 10 years old	24	30	36	42	48	54	60	66	72	78	84
w/ <2500 hrs on Meter (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.

_		epreciation	ow Payment & High Residual	End-of-Lease Options
PRO Lease	Х		Х	Purchase, Trade or Renew
PUT Lease		X	Χ	Purchase or Trade

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lenders, including participating Farm Credit System Institutions.



TILL IT: EFFECTIVE JANUARY 1, 2025 THROUGH JUNE 30, 2025

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

Tillage Equipment		Term (r	no.) and Re	esidual Gui	delines	
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 (r	no.) and Re	sidual Gui	delines	
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%	-

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.

25%

20%

15%

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

30%

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

Used - up to 10 years old

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

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UTILITY TRACTOR LEASE SPECIAL

150 HOURS / YEAR EFFECTIVE JUN 1 - DEC 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!

John Deere 150 hr/yr PRO				Term (mo.) aı	nd Res	idual	Guide	lines			
Starting engine hours listed in ()	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%
				- ,	•	1.5		<u> </u>				
John Deere 150 hr/yr FPO	0.1			Term (ı	70	0.4	00
Starting engine hours listed in ()	24	30	36	42	48	54	60	66	72	78	84	90
Starting engine hours listed in () New (<=150 hrs)	73%	71%	36 69%	42 67%	48 65%	54 62%	60 60%	66 57%	72 55%	53%	51%	49%
Starting engine hours listed in ()			36	42	48	54	60	66	72			
Starting engine hours listed in () New (<=150 hrs)	73%	71%	36 69%	42 67%	48 65%	54 62%	60 60%	66 57%	72 55%	53%	51%	49%
Starting engine hours listed in () New (<=150 hrs) Used (<=450 hrs)	73% 80%	71% 77%	36 69% 75%	42 67% 72%	48 65% 70%	54 62% 67%	60 60% 65%	66 57% 61%	72 55% 58%	53% 54%	51% 51%	49% 47%
Starting engine hours listed in () New (<=150 hrs) Used (<=450 hrs) Used (<=880 hrs)	73% 80% 76%	71% 77% 73%	36 69% 75% 71%	42 67% 72% 68%	48 65% 70% 66%	54 62% 67% 63%	60 60% 65% 61%	66 57% 61% 57%	72 55% 58% 54%	53% 54% 50%	51% 51% 47%	49% 47% 43%
Starting engine hours listed in () New (<=150 hrs) Used (<=450 hrs) Used (<=880 hrs) Used (<=1300 hrs)	73% 80% 76% 73%	71% 77% 73% 70%	36 69% 75% 71% 68%	42 67% 72% 68% 65%	48 65% 70% 66% 63%	54 62% 67% 63% 60%	60 60% 65% 61% 58%	66 57% 61% 57% 54%	72 55% 58% 54% 51%	53% 54% 50% 47%	51% 51% 47% 44%	49% 47% 43% 40%
Starting engine hours listed in () New (<=150 hrs) Used (<=450 hrs) Used (<=880 hrs) Used (<=1300 hrs) Used (<=1690 hrs)	73% 80% 76% 73% 69%	71% 77% 73% 70% 66%	36 69% 75% 71% 68% 64%	42 67% 72% 68% 65% 61%	48 65% 70% 66% 63% 59%	54 62% 67% 63% 60% 56%	60 60% 65% 61% 58% 54%	66 57% 61% 57% 54% 50%	72 55% 58% 54% 51% 47%	53% 54% 50% 47% 43%	51% 51% 47% 44% 40%	49% 47% 43% 40% 36%
Starting engine hours listed in () New (<=150 hrs) Used (<=450 hrs) Used (<=880 hrs) Used (<=1300 hrs) Used (<=1690 hrs) Used (<=2080 hrs)	73% 80% 76% 73% 69%	71% 77% 73% 70% 66% 63%	36 69% 75% 71% 68% 64% 61%	42 67% 72% 68% 65% 61% 58%	48 65% 70% 66% 63% 59% 56%	54 62% 67% 63% 60% 56% 53%	60 60% 65% 61% 58% 54% 51%	66 57% 61% 57% 54% 50% 47%	72 55% 58% 54% 51% 47% 44%	53% 54% 50% 47% 43% 40%	51% 51% 47% 44% 40% 37%	49% 47% 43% 40% 36% 33%

^{*}FPO leases with a sale price equal to or greater than \$150k 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- Deductible Payments	Take Depreciation Like a Loan	Low Payment & High Residual	End-of-Lease Options
FPO Lease	Х		Х	Purchase, Trade or Surrender
PRO Lease	X		Х	Purchase, Trade or 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.

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UTILITY TRACTOR LEASE SPECIAL

150 HOURS / YEAR EFFECTIVE JUN 1 - DEC 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 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)	81%	78%	76%	73%	71 %	68%	66%	63%	60%	57 %	54%	52%
Used (<=450 hrs)	82%	79 %	76%	75 %	74 %	73%	7 1%	66%	62%	58%	54%	50%
Used (<=880 hrs)	78%	75 %	72%	7 1%	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 FP0°	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%	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%

*FPO leases with a sale price equal to or greater than \$150k 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- Deductible Payments	Take Depreciation Like a Loan	Low Payment & High Residual	End-of-Lease Options
FPO Lease	e X		Х	Purchase, Trade or Surrender
PRO Lease	e X		Х	Purchase, Trade or Renew

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Eligible Brands: Fendt, New Holland, Kubota, Massey Ferguson,	Term (mo.) and Residual Guidelines											
McCormick 150 hr/yr PRO 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%	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%	-	-	-	-
	d, Term (mo.											
Eligible Brands: Fendt, New Holland, Kubota, Massey Ferguson,				Term	(mo.) :	and Re	esidua	l Guid	elines	;		
	24	30	36	Term 42	(mo.) : 48	and Re	sidua 60	l Guid	elines	78	84	90
Kubota, Massey Ferguson, McCormick 150 hr/yr FPO	24 71%	30 68%	ı	ı		ı			ı		84 39%	90 35%
Kubota, Massey Ferguson, McCormick 150 hr/yr FPO Starting engine hours listed in ()			36	42	48	54	60	66	72	78		
Kubota, Massey Ferguson, McCormick 150 hr/yr FPO Starting engine hours listed in () New (<=150 hrs)	71%	68%	36 66%	42 63%	48 61%	54 58%	60 56%	66 51%	72 47%	78 43%	39%	35%
Kubota, Massey Ferguson, McCormick 150 hr/yr FPO' Starting engine hours listed in () New (<=150 hrs) Used (<=450 hrs)	71% 68%	68% 65%	36 66% 63%	42 63% 60%	48 61% 58%	54 58% 55%	60 56% 53%	66 51% 50%	72 47% 48%	78 43% 45%	39% 43%	35% 41%
Kubota, Massey Ferguson, McCormick 150 hr/yr FPO' Starting engine hours listed in () New (<=150 hrs) Used (<=450 hrs) Used (<=880 hrs)	71% 68% 63%	68% 65% 60%	36 66% 63% 58%	42 63% 60% 55%	48 61% 58% 53%	54 58% 55% 50%	60 56% 53% 48%	66 51% 50% 45%	72 47% 48% 43%	78 43% 45% 40%	39% 43% 38%	35% 41% 36%
Kubota, Massey Ferguson, McCormick 150 hr/yr FPO' Starting engine hours listed in () New (<=150 hrs) Used (<=450 hrs) Used (<=880 hrs) Used (<=1300 hrs)	71% 68% 63% 59%	68% 65% 60% 56%	36 66% 63% 58% 54%	42 63% 60% 55% 51%	48 61% 58% 53% 49%	54 58% 55% 50% 46%	60 56% 53% 48% 44%	66 51% 50% 45% 41%	72 47% 48% 43% 39%	78 43% 45% 40% 36%	39% 43% 38% 34%	35% 41% 36% 32%
Kubota, Massey Ferguson, McCormick 150 hr/yr FPO' Starting engine hours listed in () New (<=150 hrs) Used (<=450 hrs) Used (<=880 hrs) Used (<=1300 hrs) Used (<=1690 hrs)	71% 68% 63% 59% 54%	68% 65% 60% 56% 51%	36 66% 63% 58% 54% 49%	42 63% 60% 55% 51% 46%	48 61% 58% 53% 49% 44%	54 58% 55% 50% 46% 41%	60 56% 53% 48% 44% 39%	66 51% 50% 45% 41% 36%	72 47% 48% 43% 39% 34%	78 43% 45% 40% 36% 31%	39% 43% 38% 34% 29%	35% 41% 36% 32% 27%
Kubota, Massey Ferguson, McCormick 150 hr/yr FPO' Starting engine hours listed in () New (<=150 hrs) Used (<=450 hrs) Used (<=880 hrs) Used (<=1300 hrs) Used (<=1690 hrs) Used (<=2080 hrs)	71% 68% 63% 59% 54% 50%	68% 65% 60% 56% 51% 47%	36 66% 63% 58% 54% 49%	42 63% 60% 55% 51% 46% 42%	48 61% 58% 53% 49% 44% 40%	54 58% 55% 50% 46% 41% 37%	56% 53% 48% 44% 39% 35%	66 51% 50% 45% 41% 36% 32%	72 47% 48% 43% 39% 34% 30%	78 43% 45% 40% 36% 31% 27%	39% 43% 38% 34% 29% 25%	35% 41% 36% 32% 27% 23%

*FPO leases with a sale price equal to or greater than \$150k 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- Deductible Payments	Take Depreciation Like a Loan	Low Payment & High Residual	End-of-Lease Options
FPO) Lease	X		Х	Purchase, Trade or Surrender
PRO) Lease	. X		Х	Purchase, Trade or 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**