

PERFORMANCE WITHOUT THE PRESSURE

Optimize your cash flow and embrace the flexibility of zero payments for up to six months during the enrollment period with the 6-4-0 Feed Financing Program.



HOW IT WORKS:



SIX-MONTH ENROLLMENT PERIODS: Register for the program through participating Purina® dealers. The enrollment periods span six months, but exact dates may vary by region. Connect with your local dealer to learn more.



INTEREST COVERAGE: For up to six months during the enrollment period, Purina will pay your interest charge on select Purina® cattle, sheep and goat products.



IDEAL TIMING: The program aims to align the payment schedule with common local livestock marketing schedules: allowing you to pay for feed when it makes sense for your operation. At the end of the enrollment period, simply pay off the note, or begin making payments.



NATIONAL AVAILABILITY: The program is accessible nationwide through participating Purina® dealers.



USER-FRIENDLY: The easy-to-manage program is made possible with a John Deere Financial Multi-Use Account, which includes user-friendly online management resources.¹



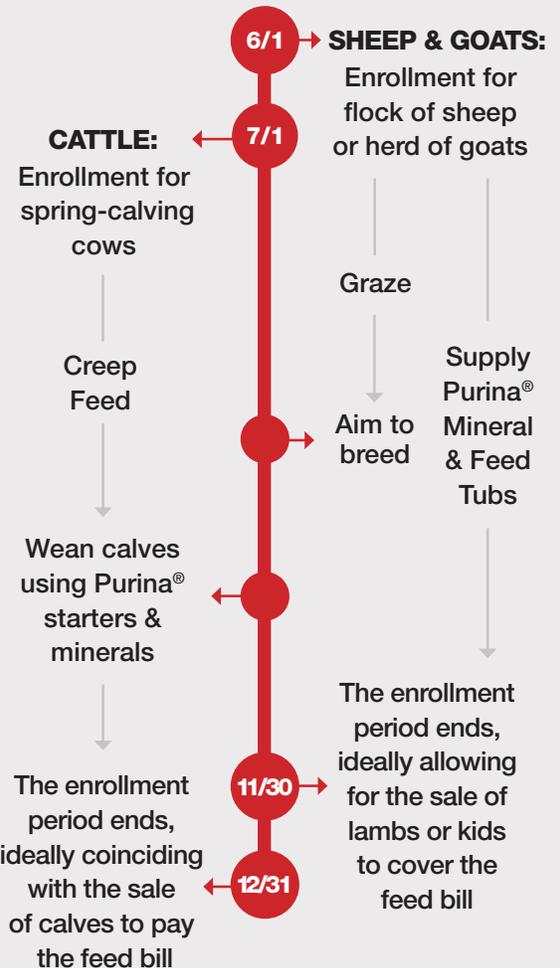
JOHN DEERE FINANCIAL

ELIGIBLE PRODUCTS:

PURINA® MINERALS AND SUPPLEMENTS: Select Purina® cattle, sheep and goat supplements and minerals qualify for the 6-4-0 Feed Financing Program.

BASE AND MIXED FEED: Purina® base feeds as well as feeds mixed with Purina® supplements are also eligible for participation.

USE-CASE EXAMPLES:



For complete details on eligible products and further information about the 6-4-0 Feed Financing Program, connect with your local Purina® dealer.



FEED GREATNESS®

¹The 6-4-0 Feed Financing Program is a collaboration between Purina Animal Nutrition and John Deere Financial. ©2023 Purina Animal Nutrition LLC. All rights reserved.



2023-2024

Purina Beef Cattle, Commercial Goat and Commercial Sheep Feed Financing Offers

Eligible Products	Finance Rate	Program Period	Payment Terms
Purina Only or Mixed with Purina	Fixed 0% APR	July 1, 2023 - December 31, 2023	Due in Full January 2024 ^{1,2}
		October 1, 2023 - March 31, 2024	Due in Full April 2024 ^{1,3}
		December 1, 2023 - May 31, 2024	Due in Full June 2024 ^{1,4}
		March 1, 2024 - September 30, 2024	Due in Full October 2024 ^{1,5}
		May 1, 2024 - October 31, 2024	Due in Full November 2024 ^{1,6}

Why Finance?

Financing your feed, especially on a no interest finance offer, has many advantages to you that are hard to pass up:

- Financial certainty knowing that your rate is locked in and can't fluctuate through the season
- No interest cost, which wouldn't be the case with an operating line of credit and only comes when you pay cash
- Maximizes your cash flow by keeping your operating line and cash available for unforeseen expenses
- Ability to delay your feed payments until you sell your animals
- Offers an additional resource from which to establish and maintain a profitable operation



Offers are only eligible for customers within AL, CT, DE, FL, GA, IL, IN, IA, LA, ME, MD, MA, MI, MN, MS, NE, NH, NJ, NY, NC, ND, OH, PA, RI, SC, SD, VT, VA, DC, WV, WI

Additional Details
You will need a **Multi-Use Account™** with a Special Terms credit limit from John Deere Financial to take advantage of these great offers. You can call **800-433-8964** to request an increase to your existing credit limit or to establish a Special Terms limit.

Apply Today
Don't have a Multi-Use Account? Don't worry, John Deere Financial has easy ways to apply:

- Online at [Deere.com/Apply MultiUseAccount](https://www.Deere.com/ApplyMultiUseAccount)
- Call **800-433-8964** to have an application mailed.



¹Offer limited to Multi-Use Account Agricultural customers with an available Special Terms limit. Subject to the Multi-Use Account credit agreement and approval. Offer is subject to change without prior notice. Changes to offer will not impact previously posted transactions. Offer may be limited to qualifying products. No minimum purchase required. Subject to merchant participation, see your local merchant for complete details. Multi-Use Accounts are a service of John Deere Financial, f.s.b.
²Offer valid on qualifying purchases made between 01 July 2023 to 31 December 2023. Fixed 0% APR from the date of purchase, which may be prior to delivery, until January 2024, when the entire transaction amount is due in full. Regular Multi-Use Account rates will apply after that date.
³Offer valid on qualifying purchases made between 01 October 2023 to 31 March 2024. Fixed 0% APR from the date of purchase, which may be prior to delivery, until April 2024, when the entire transaction amount is due in full. Regular Multi-Use Account rates will apply after that date.
⁴Offer valid on qualifying purchases made between 01 December 2023 to 31 May 2024. Fixed 0% APR from the date of purchase, which may be prior to delivery, until June 2024, when the entire transaction amount is due in full. Regular Multi-Use Account rates will apply after that date.
⁵Offer valid on qualifying purchases made between 01 March 2024 to 30 September 2024. Fixed 0% APR from the date of purchase, which may be prior to delivery, until October 2024, when the entire transaction amount is due in full. Regular Multi-Use Account rates will apply after that date.
⁶Offer valid on qualifying purchases made between 01 May 2024 to 31 October 2024. Fixed 0% APR from the date of purchase, which may be prior to delivery, until November 2024, when the entire transaction amount is due in full. Regular Multi-Use Account rates will apply after that date.
CR0317126 Litho in U.S.A. (23-05)

MULTI-USE ACCOUNT AGRICULTURAL, COMMERCIAL & GOVERNMENTAL APPLICATION

CR3910372 Litho in U.S.A. (22-09)

When your application is completed your John Deere Financial Merchant can fax it to 1-800-732-0251.

PLEASE TELL US ABOUT YOUR BUSINESS. Fields marked with an asterisk (*) are required by law (USA PATRIOT ACT). Your application cannot be processed without this information.

Your Business Structure Sole Proprietor, Corporation, General Partnership, Limited Partnership, Limited Liability Company, Non-Profit, Government

Your Primary Use Agricultural Commercial (Non-Ag) Governmental Other _____

Check all that apply: Parts & Service Crop Inputs

*Organization Legal Name (Do not abbreviate) _____

(Or) *Individual's Legal First Name _____ Middle Initial _____

*Last Name _____ Suffix _____ *Date of Birth _____

*Social Security # _____ *Tax ID # _____ Are you a U.S. Citizen? Yes No

Applicant's Phone # _____ Alternate Phone # _____

Email Address _____

*Applicant's Physical Street Address _____

*City _____ *State _____ *ZIP _____

County _____ Mailing or P.O. Box # (if different than Physical Street Address) _____

PRIMARY OWNER INFORMATION REQUIRED FOR PARTNERSHIPS, LLCs AND CORPORATIONS (Required for all applications submitted on behalf of an organization. If applicable, signature required below.)

*First Name _____ Middle Initial _____ *Last Name _____

*Physical Street Address _____

*City _____ *State _____ *ZIP _____

*Social Security # _____ *Date of Birth _____

CO-APPLICANT/SPOUSE INFORMATION (Required if spouse or person other than Primary Owner identified above has an interest in farming operation or assets listed on page 2 and is also a co-applicant. If applicable, signature required below.)

*First Name _____ Middle Initial _____ *Last Name _____

*Physical Street Address _____

*City _____ *State _____ *ZIP _____

*Social Security # _____ *Date of Birth _____

APPLICANT FINANCIAL INFORMATION (Individual applicants are not required to disclose income derived from alimony, child support, or separate maintenance payments unless the applicant wants John Deere Financial, f.s.b. to consider it in determining creditworthiness.) Incomplete information may result in a reduced credit limit.

Assets _____ Liabilities _____ Annual Gross Sales _____

Total Crop Production Acres _____ Years In Business _____

Primary Operating Lender _____ City _____ State _____

Operating Lender Contact Name _____ Phone Number _____

Operating Lender Email Address _____ Fax # _____

Notice to applicant or Representatives of Applicant(s): (1) You represent that the information given in the entire application, including all applicant names and any other information provided on any attached page(s) is complete and accurate, is provided for the purpose of obtaining credit in an amount set by the credit policies and practices of John Deere Financial, f.s.b. and, if applicable, Deere & Company ("JDF", "we", "us" and "our"). You authorize us to check with reporting agencies, credit references, and any other sources in investigating the information given, in reviewing or taking collection action on the account, or for other legitimate purposes, and each such source is authorized to provide us with such information. You further authorize us to share all information obtained with our affiliates and other companies which may offer or provide services to you. (2) You grant us permission to obtain a credit report on you for all legitimate purposes including assisting in making a credit decision, reviewing your account, and assisting in taking collection activity. (3) Applicant(s) requests a revolving credit account upon our approval of the application. You certify the account will be used for agricultural, commercial or governmental use only. (4) You understand that any decision to grant or deny credit will be made by us in Wisconsin. (5) You agree that any notices and disclosures can, at our option, be provided electronically to the last email address that you provided us. (6) Married applicants can apply for an individual account. (7) You agree that, by providing us any telephone number, including mobile phone number, we, and any third party we retain to provide services to us, can contact you using that number. (8) You consent to the recording and monitoring of your telephone conversations by us and any third parties who provide services to us. (9) You authorize us and our affiliates to send you information on our products and services by internet, facsimile transmissions and other electronic means. (10) You grant all lenders authorization to provide a copy of your financial statements, including but not limited to your balance sheet, cash flow statement, and income statement to JDF. (11) You also authorize us to disclose financial information about you as described in the credit agreement and future notices we may send you. **YOU CERTIFY THAT YOU HAVE READ AND ACKNOWLEDGE RECEIPT OF A TRUE COPY OF THIS AGREEMENT WHICH CONTAINS THE TERMS AND CONDITIONS APPLICABLE TO THE REVOLVING CREDIT ACCOUNT, AND YOU AGREE TO THOSE TERMS AND CONDITIONS.**

SIGN HERE

X _____ Title _____ Date _____
Applicant's Signature (required)

X _____, Individually Print Name _____ Date _____
Primary Owner Signature Individually - Required for Corporation, LLC & Partnership in addition to the signature on behalf of the Organizational Applicant above (by signing, such Primary Owner shall be personally liable for all transactions and obligations arising under any John Deere Financial account that may be approved by JDF pursuant to this Application).

X _____ Print Name _____ Date _____
Co-Applicant's Signature

September 2022

FOR MERCHANT USE ONLY:

Merchant Name: _____ Merchant Email: _____ Contact Name: _____
Merchant Number: _____ Phone Number: _____ Customer Account Number: _____ Patron Number: _____

Continue for a total credit limit request over \$250,000¹. In addition, please attach the most recent years' lender-prepared balance sheets with supporting schedules and the most recent year income statement (or equivalent such as a schedule F).²

For a credit limit over 500,000¹, please attach the two most recent years' lender-prepared balance sheets with supporting schedules and the two most recent income statements (or equivalent such as a schedule F).²

¹ John Deere Financial reserves the right to request additional information if needed.

² If applicable, include the same information for co-applicant, including spouse. If a Partnership, Corporation or LLC, include for both the entity and the general partners, president, owner or managing member(s).

Multi-Use Account Application - Page 2 Applicant Name _____ **Page 2**

Crop Production Information

1. Owned Acres: _____ 2. Owned Tillable Acres: _____
 3. Total Share Rent Acres: _____ 4. Your Share Rent Acres: _____ + _____
 5. Total Cash Rent Dollars Paid Per Year: \$ _____ 6. Total Cash Rent Tillable Acres: _____ + _____
 Your Share of Total Crop Production (2+4+6): _____ = _____

First Crop	Acres	Estimated Cost/Acre	% Irrigated	Avg Yield	Double Crop	Second Crop	Crop Insurance Coverage Type & %	Contracted Crops Price	%
Corn	_____	_____	_____ %	_____	_____	_____	CAT/YP/RP/RPE/GRIP/GRP _____ %	\$ _____	_____ %
Soybeans	_____	_____	_____ %	_____	_____	_____	CAT/YP/RP/RPE/GRIP/GRP _____ %	\$ _____	_____ %
Wheat	_____	_____	_____ %	_____	_____	_____	CAT/YP/RP/RPE/GRIP/GRP _____ %	\$ _____	_____ %
Cotton	_____	_____	_____ %	_____	_____	_____	CAT/YP/RP/RPE/GRIP/GRP _____ %	\$ _____	_____ %
Peanuts	_____	_____	_____ %	_____	_____	_____	CAT/YP/RP/RPE/GRIP/GRP _____ %	\$ _____	_____ %
_____	_____	_____	_____ %	_____	_____	_____	CAT/YP/RP/RPE/GRIP/GRP _____ %	\$ _____	_____ %
_____	_____	_____	_____ %	_____	_____	_____	CAT/YP/RP/RPE/GRIP/GRP _____ %	\$ _____	_____ %

Crop Insurance Agent Information

Agent Name _____ Phone: (_____) _____

Other Crop Production Funding Sources (e.g., trade suppliers)

Name of Provider _____ Credit Limit _____ Current Balance _____ Repayment Terms _____
 Name of Provider _____ Credit Limit _____ Current Balance _____ Repayment Terms _____
 Name of Provider _____ Credit Limit _____ Current Balance _____ Repayment Terms _____

Livestock Production Information

Herd Size	Annual Production	Estimated Annual Revenue
_____ Sows	_____ #of market sold annually _____ #of feeder sold annually	\$ _____
_____ Beef Cattle	_____ #of market sold annually _____ #of feeder sold annually	\$ _____
_____ Dairy Cattle	_____ lbs. of milk sold annually	\$ _____
_____ Poultry	_____ #sold annually	\$ _____
_____ Other	_____ #sold annually	\$ _____

(specify) _____

Skip portion below if providing lender-prepared balance sheet(s).

Balance Sheet Date _____	ASSETS	LIABILITIES	
Cash, Checking, Savings	\$ _____	CCC Loans	\$ _____
Securities	\$ _____	Operating Principal	\$ _____
Accounts Receivable	\$ _____	Accounts Payable	\$ _____
Investment in Growing Crop	\$ _____	Intermediate Debt Due in Next 12 Months	\$ _____
Feed & Grain Inventory	\$ _____	Long-Term Debt Due in Next 12 Months	\$ _____
Market Livestock	\$ _____	Leases	\$ _____
Government Payments Receivable	\$ _____	Misc. Current Liabilities	\$ _____
Other Current Assets	\$ _____	Specify _____	
Specify _____			
Total Current Assets	\$ 0	Total Current Liabilities	\$ 0
Breeding Livestock	\$ _____	Notes Payable – Specify _____	\$ _____
Machinery & Equipment	\$ _____	Machinery & Equipment Loans	\$ _____
Vehicles	\$ _____	Vehicle Loans	\$ _____
Other Intermediate Assets	\$ _____	Other Intermediate Debt	\$ _____
Specify _____		Specify _____	
Total Intermediate Assets	\$ 0	Total Intermediate Liabilities	\$ 0
Real Estate Value	\$ _____	Mortgage Loans	\$ _____
Buildings	\$ _____	Other Long-Term Debt	\$ _____
Other Long-Term Assets	\$ _____	Specify _____	
Specify _____			
Total Long-Term Assets	\$ 0	Total Long-Term Liabilities	\$ 0
TOTAL ASSETS	\$ 0	TOTAL LIABILITIES	\$ 0

For legal entities, continue and complete this page if you intend to fax or mail the application directly to John Deere Financial or if your request is to receive a credit limit over \$50,000*.

For the purposes of this beneficial owner(s) form, a **legal entity** includes a corporation, limited liability company, or other entity that is created by a filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States or a foreign country. **Legal entity does not include sole proprietorships, unincorporated associations, or natural persons opening accounts on their own behalf.** In order for Beneficial Owners to be able to access an account, they must also be an applicant or co-applicant or otherwise have documented authorization from the account holder. The information provided below will not be used to make a credit bureau inquiry for these individuals and does not infer that these individuals could be held personally liable for this account.

a. *Name and Title of Natural Person Opening Account*

NAME OF PERSON OPENING _____ TITLE _____

b. *Name and Address of Legal Entity for Which the Account is Being Opened:*

LEGAL ENTITY NAME _____ PHYSICAL ADDRESS _____
 CITY _____ ST _____ ZIP+4 _____ BUSINESS PHONE NUMBER _____

c. *The following information for each individual, if any, who, directly or indirectly, through any contract, arrangement, understanding, relationship or otherwise owns 25 percent or more of the equity interests of the legal entity listed above:*

(If no individual meets this definition, please write "Not Applicable.")

1	OWNER NAME #1 _____	PHYSICAL ADDRESS _____	CITY _____	ST _____	ZIP+4 _____
	OWNER #1 DATE OF BIRTH _____	SOCIAL SECURITY # (U.S. PERSONS) _____	PASSPORT # AND COUNTRY OF ISSUANCE (NON-U.S. PERSONS) ¹ _____	OR _____	COUNTRY _____
2	OWNER NAME #2 _____	PHYSICAL ADDRESS _____	CITY _____	ST _____	ZIP+4 _____
	OWNER #2 DATE OF BIRTH _____	SOCIAL SECURITY # (U.S. PERSONS) _____	PASSPORT # AND COUNTRY OF ISSUANCE (NON-U.S. PERSONS) ¹ _____	OR _____	COUNTRY _____
3	OWNER NAME #3 _____	PHYSICAL ADDRESS _____	CITY _____	ST _____	ZIP+4 _____
	OWNER #3 DATE OF BIRTH _____	SOCIAL SECURITY # (U.S. PERSONS) _____	PASSPORT # AND COUNTRY OF ISSUANCE (NON-U.S. PERSONS) ¹ _____	OR _____	COUNTRY _____
4	OWNER NAME #4 _____	PHYSICAL ADDRESS _____	CITY _____	ST _____	ZIP+4 _____
	OWNER #4 DATE OF BIRTH _____	SOCIAL SECURITY # (U.S. PERSONS) _____	PASSPORT # AND COUNTRY OF ISSUANCE (NON-U.S. PERSONS) ¹ _____	OR _____	COUNTRY _____

d. *The following information for one individual with significant responsibility for managing the legal entity listed above, such as:*

- An executive officer or senior manager (e.g., Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, Treasurer); or
- Any other individual who regularly performs similar functions.

(If appropriate, an individual listed under section "c" above may also be listed in this section "d.")

NAME/TITLE _____ PHYSICAL ADDRESS _____ CITY _____ ST _____ ZIP+4 _____
 DATE OF BIRTH _____ SOCIAL SECURITY # (U.S. PERSONS) _____ PASSPORT # AND COUNTRY OF ISSUANCE (NON-U.S. PERSONS)¹ _____ OR _____ COUNTRY _____

I, _____ (name of natural person opening the Account), hereby certify, to the best of my knowledge, that the information provided above is complete and correct.

Signature: _____ Date: _____

Legal Entity Identifier _____ (Optional)

¹In lieu of a passport number, Non-U.S. Persons may also provide a Social Security Number, an alien identification card number, or number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard. Multi-Use Accounts are a service of John Deere Financial, f.s.b.

This page is to be completed by the person opening a new account on behalf of a legal entity when either the total credit limit needs exceed \$50,000 or for requests less than \$50,000 if you intend to fax or mail your application directly to John Deere Financial.

What is this form?

To help the government fight financial crime, federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes.

Who has to complete this form?

This form must be completed by the person opening a new account on behalf of a legal entity. For the purposes of this form, a **legal entity** includes a corporation, limited liability company, or other entity that is created by a filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States or a foreign country. **Legal entity does not include sole proprietorships, unincorporated associations, or natural persons opening accounts on their own behalf.**

What information do I have to provide?

This form requires you to provide the name, address, date of birth and Social Security number (or passport number or other similar information, in the case of Non-U.S. Persons) for the following individuals (i.e., the **beneficial owners**):

1. Each individual, if any, who owns, directly or indirectly, 25 percent or more of the equity interests of the legal entity customer (e.g., each natural person that owns 25 percent or more of the shares of a corporation), to be listed in section (c) of the form; **and**
2. An individual with significant responsibility for managing the legal entity customer (e.g., a Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, or Treasurer), to be listed in section (d) of the form.

Under section (c) on the form, you will list anywhere from 0 individuals (every owner has less than a 25% equity interest in the legal entity) to 4 individuals (4 people with equal 25% equity interests in the legal entity), depending on the factual circumstances. Regardless of the number of individuals identified under section (c), you must also provide the identifying information of one individual under section (d) on the form. The individual identified in section (d) can also be listed in section (c), if applicable.

ASK YOUR DEALER ABOUT NO-PAYMENTS/NO-INTEREST FINANCE OPTIONS

There's no time for downtime when you need to be in the field. Count on your John Deere dealer for solutions and support and your **Multi-Use Account** for a dependable line of credit season after season.



PARTS: Your John Deere dealer offers quality OEM Parts designed to maximize performance and reduce downtime.



SERVICE: Pre- and post-season inspections keep your equipment running like new and catch small problems before they become costly repairs.



TECHNOLOGY & PERFORMANCE UPGRADES: Add the latest technology of universal displays, AutoTrac™, Greenstar™ and more to your John Deere equipment and take your operation to the next level.

MULTI-USE AGRICULTURAL/COMMERCIAL OR GOVERNMENTAL USE CREDIT AGREEMENT

TERMINOLOGY. In this Agreement the words *you*, *your*, and *yours* mean each person and/or business entity who applies for and is granted a Multi-Use Account, including any co-applicant identified on the application, as well as any person permitted to use the Account. *JDF* means John Deere Financial, f.s.b., or any subsequent holder of the Account or any balances arising under the Account. When the terms “finance charge” and “interest charge” are used in this agreement and on other documents related to your account, they have the same meaning.

MULTI-USE ACCOUNT. You request a Multi-Use Account from JDF, and further authorize JDF to issue a Multi-Use Account card to each merchant from whom you may make a purchase. By applying for a Preferred Account, or by using a Merchant Authorized Account to make a purchase from a merchant who requests JDF to open one for you, you agree that this Credit Agreement will apply to all purchases made through your Multi-Use Account by you or any person you authorize. You authorize JDF to honor any purchases you make by mail, telephone, Internet, facsimile transmission (fax) or other electronic means on your Account. You agree that a signature is not necessary as identification in such cases. You agree that any authorized use of your Account constitutes your acceptance of all the terms and conditions of this Agreement, as it may be amended from time to time. If you submit your application to JDF by Internet, facsimile transmission (fax) or other electronic means, you agree that the application will have the same effect as a signed original. You agree that you will promptly notify JDF in writing of any suspected loss, theft, or unauthorized use of the Account. You may be liable for the unauthorized use of your Multi-Use Account before you notify JDF in writing at John Deere Financial, P.O. Box 5328, Madison, Wisconsin 53705-0328 of the unauthorized use. In any case, your liability will not exceed \$50. You agree to give JDF prompt notice of any change in your name, mailing address, or place of employment. You agree that until JDF receives notice of your new address, JDF may continue to send statements and other notices to the address you gave JDF on the application for this Account. You agree that, for the purposes of this Agreement, you will be deemed to “reside” in the state of your billing address as shown on JDF’s records. You consent and agree that your telephone conversations with JDF may be recorded to further improve JDF’s customer service. You agree that JDF and any affiliate and any retained debt collector may place phone calls to you using any telephone number, including a mobile phone number, you have provided to JDF, any affiliate or any retained debt collector, including calls using an automatic dialing and announcing device and prerecorded calls, and that such calls are not “unsolicited” under state or federal law. If more than one person or entity signed the application, each is jointly and severally responsible for all obligations, and amounts due, under this agreement. This agreement is not binding on JDF until JDF has approved your credit and given you notice of approval. If Maryland law applies, Subtitle 9 of Title 12 of the Maryland Commercial Law will apply.

ACCOUNT TYPE. If your Multi-Use Account arose through JDF’s purchase of your existing account balance with a merchant, or at the request of one or more merchants, your Account may be classified as a *Merchant Authorized Account*. Certain special features or promotions that JDF may offer from time to time may be made available only to Preferred Accounts. Merchant Authorized Accounts are useable only at a merchant who asked JDF to finance your purchases from them. JDF may, in its sole discretion, classify your account as a Preferred Account. When JDF opens your Account, and on each monthly statement, JDF will indicate whether your Account is either a Preferred or Merchant Authorized Account.

ACCOUNT USE. By applying for or accepting a Multi-Use *Agricultural, Commercial or Governmental Account* you agree to use your Account *primarily* to make purchases for agricultural, commercial or governmental use, and not for personal, family or household use. You agree to pay JDF all amounts charged by the use of the Account, plus Finance Charges, and the other charges described below, as provided in this Agreement.

You agree that JDF is not responsible for the refusal of anyone to allow a purchase to be made through your Multi-Use Account.

CREDIT LIMITS. JDF will establish and advise you of your credit limit(s) when JDF opens your Account and on each monthly statement. JDF may, in JDF’s sole discretion, establish and advise you of a special terms credit limit. JDF may also, in its sole discretion, establish separate additional credit limits with special conditions. The special conditions of any special terms or additional credit limit will be disclosed to you when JDF opens your Account, by a merchant at the time of purchase or on your monthly statement. Your use of any such special terms or additional credit limit(s) shall constitute your agreement to any disclosed special conditions.

You agree that JDF may increase or decrease your credit limit(s) at any time, in JDF’s sole discretion, without prior notice to you.

You agree to promptly prepare and provide to JDF any financial and Account information that JDF may, in its sole discretion, request from you.

MONTHLY STATEMENT. JDF will send you a monthly statement whenever there is activity on your Account, unless the only activity is a payment in full. Your monthly statement will show your New Balance, any Finance Charge, any Late Fees, the Minimum Required Payment and the Payment Due Date. In addition, it will show your Credit Limit(s), an itemized list of current Purchases, Payments, and Credits, as well as other information concerning your Account. JDF will send your monthly statements on dates and in intervals determined by JDF. Such statement shall be deemed correct and accepted by you unless JDF is notified to the contrary in writing within 60 days of the date of that statement.

If you think your monthly statement is incorrect, write to JDF on a separate sheet at the address shown on the back of your billing statement. Describe the error as best you can and include your Account number in all correspondence.

PAYMENT. The Payment Due Date is the date the payment must be received at the address shown on the front of your monthly statement. You may at any time pay your entire New Balance or pay more than the Minimum Required Payment, and you may avoid or reduce Finance Charges by doing so. However, payment of more than the Minimum Required Payment, while reducing your balance will not prepay your Account or be

applied against future Minimum Required Payments. If your Payment Due Date falls on a Saturday, Sunday or holiday, the Payment Due Date will not be extended. All payments must be in U.S. dollars and drawn on funds

on deposit in the United States. Payments must be sent to John Deere Financial, at the address designated on your monthly payment stub or to any other payment address JDF later designates on your monthly statement payment stub.

FINANCE CHARGE RATES. Finance Charges on your Multi-Use Account may be calculated using **variable rates** that will be determined by reference to a “**Base Rate**.” The **Base Rate** from which your variable rates will be determined is the annual percentage rate of interest announced publicly from time to time by Citibank, N.A., in New York, New York, as the base rate it uses for interest rate determinations, which was in effect at the close of business on the fifteenth (15th) calendar day of each month, or the next succeeding business day if the fifteenth is not a business day (“**Reference Day**”).

Finance Charges on your Account will be calculated by adding a “**Spread**” to the Base Rate to arrive at the current rate. The **Spreads** added to the **Base Rate** to determine the **ANNUAL PERCENTAGE RATES (APRs)** that will apply to your Account will be:

	Preferred	Merchant Authorized
Spreads	11.9%	13.9%

Rate increases and decreases that result from changes in the Base Rate will take effect on the first day of the month, or the next succeeding business day if the first day is not a business day, after the Reference Day on which the Base Rate changes.

Changes in your variable rates will apply to your existing balance as well as to future purchases under your Account. An increase in your rate will increase the total Finance Charge accruing on your Account and the balance on which your Minimum Required Payment is calculated.

Currently effective rates are shown below:

	Daily Periodic Rate(s)		Annual Percentage Rate(s)	
	Preferred Regular Purchases	Merchant Authorized Purchases	Preferred Regular Purchases	Merchant Authorized Purchases
Rate:	0.047671%	0.053151%	17.40%	19.40%

The above rates are correct as of the date of printing, 09/01/2022, but are subject to change after that date.

FINANCE CHARGE CALCULATION. FINANCE CHARGES will accrue on your Account Balance as follows:

JDF will add a FINANCE CHARGE, calculated as shown below, if your New Balance is not paid in full on or before the Payment Due Date. To avoid additional Finance Charges on purchases, you must pay the New Balance in full on or before the Payment Due Date.

The amount of your **FINANCE CHARGES** will be determined as follows:

JDF uses the daily periodic rates and corresponding **APRs** shown in this Agreement. The applicable periodic rate is applied to the “Average Daily Balance” of your purchases, including current transactions, during the current billing cycle.

To get the “Average Daily Balance,” JDF takes the beginning balance of your purchases each day, starting with any Previous Balance outstanding on the first day of the monthly billing cycle, adds new purchases and debits, and subtracts payments or credits. This determines the daily balance. Unless JDF elects to use a later date, purchases are added to the daily balance as of the date of purchase.

JDF totals the daily balances for the billing cycle and divides the total by the number of days in the billing cycle. This gives JDF the “Average Daily Balance,” which is shown on your monthly statement. Finance Charges may accrue on Special Promotions Transactions at a different rate, as explained in the Special Promotions section of this Agreement.

DEFAULT FINANCE CHARGE RATE. If you are, in default, you may no longer qualify for any reduced interest rate Special Promotions and you agree that, at JDF’s option, the APR applicable to any outstanding reduced interest rate Special Promotion(s), may be increased to the APR described in this agreement.

A MINIMUM FINANCE CHARGE of One Dollar will be made when the result of the application of the periodic rate(s) to the “Average Daily Balance,” is less than One Dollar.

MINIMUM REQUIRED PAYMENT. Except as provided below, you agree to pay each month a combined Minimum Required Payment equal to:

1. Any late payment fee due; **plus**
2. Any additional fees due; **plus**
3. Any amount past due; **plus**
4. For Purchases on your Account:
 - (a) **Either** the greater of: \$25, or 10% of your New Balance (less any Conversion Balance {balances transferred to John Deere Financial from a merchant’s accounts receivable} and less any Special Promotions Transaction(s) balances on which no payment is due) if it exceeds \$25;
 - (b) Or your entire New Balance (less any Conversion Balance and Special Promotions Transaction(s) balances on which no payment is due), if it is less than \$25.
5. The amount of any Special Promotions transaction that is due;
6. For Conversion Balances:
 - (a) **Either** the greater of: \$25, or 10% of your Conversion Balance, if that balance exceeds \$25;
 - (b) **Or** your entire Conversion Balance, if it is less than \$25.

DUE-IN-FULL PROVISION FOR GOVERNMENTAL ACCOUNTS. If you are a local, state or federal government agency or department, you agree to pay the entire balance of your account on the date shown on your monthly statement.

SPECIAL PROMOTIONS. For some transactions, special promotional financing terms, such as extended free periods, incentive interest rates on certain purchases or for limited time periods or other promotions may be available, at the discretion of JDF. These special terms will be disclosed by the merchant at the time of purchase. Purchases you make during these special promotions will be separately identified on your monthly statement and will become part of the balance on which your FINANCE CHARGE and Minimum Requirement Payment are calculated at the time provided in the special promotions terms disclosure. These transactions include:

NO-PAYMENTS/NO-INTEREST TRANSACTIONS. Unless otherwise disclosed, minimum monthly payments will be deferred and Finance Charge will not accrue during any disclosed No-Payments/No-Interest period described. Finance Charges will accrue at the APR applicable to your Account after the due date of your No-Payments/No-Interest transaction, unless otherwise disclosed.

SPECIAL TERMS TRANSACTIONS. Unless otherwise disclosed, Finance Charge will accrue from the date of purchase, which may be prior to your receipt of the merchandise, and throughout any special terms period. A special terms transaction may include that no payment on that transaction will be due until the end of the special terms period, which will be disclosed to you. Otherwise, payment will be due as described in this Agreement. Accrued Finance Charge must still be paid by you if the entire special terms balance is paid in full by the end of the special terms period. A reduced special terms finance charge rate may apply to the transaction, which will be disclosed to you. Otherwise, the finance charge rate will be the APR applicable to your Account. The entire balance of the special terms transaction, plus any accrued finance charge, will be due in full by the disclosed due date.

SAME AS CASH TRANSACTIONS. Unless otherwise disclosed, minimum monthly payments will be deferred and Finance Charge will accrue during any Same As Cash period. No Finance Charge will be due until the end of the Same As Cash period and any accrued Finance Charge will be waived if the entire Same As Cash balance is paid in full by the end of this Same As Cash period.

OTHER FEES and CHARGES.

LATE PAYMENT FEES. If within 20 days after the Payment Due Date, JDF has not received payment of at least the current portion of your Minimum Required Payment (Minimum Required Payment plus unpaid late payment fees and past due amounts), JDF will add to your Account a late payment fee of \$39.

RETURNED PAYMENT FEE. If you send JDF a check or electronic payment authorization that is dishonored upon first presentation, JDF will add to your Account a fee of \$35.

COLLECTION COSTS. Upon default, you will pay for expenses incurred in connection with the enforcement of our remedies, without limitation, repossession, repair and collections costs, any attorney's fees plus court costs and related fees including any bankruptcy fees and costs, to the extent permitted by applicable law.

CREDIT BALANCES. Any credit balance in excess of \$5 on your account will be refunded within 30 business days from JDF's receipt of your written request. Otherwise, JDF will refund to you any credit balance remaining on your account after six months. You agree that JDF may retain any credit balance if it is less than \$5 or if JDF does not know your address and it cannot be traced through the last address or telephone number provided to JDF.

ACCEPTING PAYMENT. You agree that JDF can accept late or partial payments, as well as payments marked "paid in full" or with other restrictive endorsements, without losing any of its rights under this Agreement.

DISCLOSURE OF FINANCIAL INFORMATION. You agree that JDF may report your performance under this Agreement to credit reporting agencies and others who request a credit reference from JDF. You agree that JDF may ask credit reporting agencies or others you list as a credit reference for consumer reports or information regarding your credit history at any time for all legitimate purposes, including credit decisions and the review and collection of your account. You authorize JDF to share information regarding your Account with its corporate affiliates and other companies that offer products and services JDF believes may be of interest to you. **JDF's affiliates may use certain consumer report information as a factor in establishing your eligibility for credit. If you object to this, you must notify JDF by calling John Deere Financial Customer Service at 1-800-356-9033, and providing your name, Social Security number, address and account number; and, after a reasonable processing time of up to 30 days, certain information will not be provided to those affiliates.**

CLOSING YOUR ACCOUNT. You may close your Account at any time by notifying JDF in writing. You agree that JDF may close or suspend your Account to future purchases at any time without prior notice. You agree that JDF may close or suspend your Account to future purchases if your Account has no activity for 12 or more months. You agree that, regardless of the closing or suspension of your Account, you remain responsible for paying the amount you owe JDF according to the terms of this Agreement.

SECURITY INTEREST. You grant JDF a purchase money security interest in all merchandise purchased through your Account, and its proceeds, including insurance proceeds, but this provision does not apply if you reside in NC and the APR on a purchase or transaction exceeds 15%. JDF's security interest continues until such merchandise is paid for in full by application of your payments in the manner described in this Agreement.

PAYMENT APPLICATION. You agree that your payments will be applied as JDF determines in its sole discretion. You agree that JDF has this discretion and that JDF may exercise it to suit its own convenience and interests, without further notice to you. You also agree that JDF may change how it applies payments at any time without notice to you. You acknowledge that the exercise of this discretion by JDF may result in cases in which the application of your payments to the Account creates higher Finance Charges than other payment application methods and that this may include payments allocated to balances with lower APRs before balances with higher APRs and/or to balances with longer promotional periods before balances with shorter or no promotional periods.

You agree that your payments will be credited as of the date of receipt at the address on the payment stub of your Monthly Statement if received by 11:00 a.m. Central Time Monday through Friday (otherwise next business day); but if payment is not accompanied by the payment stub, is not sent in the envelope we provided, includes other items, such as other checks, staples or paper clips, or is not received at that location, credit may be delayed up to five days.

MERCHANT CHARGEBACKS. JDF may charge back to a merchant who sold goods or services to you on your Account, any part of your Account balance related to those purchases. In that event, this Agreement will be deemed assigned to the merchant to the extent of the chargeback. You agree to such an assignment and further agree to pay the merchant the amount of such chargeback in accordance with the terms of this Agreement.

DEFAULT. You agree that you will be in default if: (a) you fail to pay the Minimum Required Payment within 20 days after the Payment Due Date; (b) the value of JDF's security interest in any collateral is materially impaired; (c) your ability to repay is materially reduced by your exceeding your credit limit, by a change in your employment, by a change in your other obligations, by bankruptcy or insolvency proceedings involving you, or (for community property state residents only) by a change in your marital status or domicile; (d) you die or become incompetent; (e) you have provided JDF false or misleading information relating to your credit application or Account; (f) you fail to perform any other of your obligations under the terms of this Agreement as it may be amended; or (g) you are in default under any other agreement you have with JDF or any of its affiliates.

You agree that, upon your default, JDF may close your Account to future purchases and that JDF may demand immediate payment of your entire Account balance, after giving you any notice and opportunity to cure the default required by applicable law. In addition, you agree that JDF shall have all the rights of a secured creditor under the Uniform Commercial Code and other applicable law.

DELAY IN ENFORCEMENT. You agree that JDF can delay enforcing its rights under this Agreement without losing them.

ELECTRONIC DISCLOSURE. You agree that any notices and disclosures related to your account can be delivered to you in printed form or by electronic means if you provided an electronic mail address to JDF when you applied for this Account or at a later date. Until JDF receives notice of a new electronic mail address, JDF may continue to send such notices and disclosures to the electronic mail address you most recently provided to JDF.

GOVERNING LAW. This Agreement must be approved, and all charges and payments to your Account processed by JDF at its office in Madison, Wisconsin. Therefore, this Agreement and your account will be governed by the substantive law of the United States and to the extent state law applies to this Agreement the substantive law of the State of Wisconsin; regardless of whether or not you reside in Wisconsin. The law of your state of residence will apply to JDF's recovery of any collateral located there.

This is the entire Agreement between you and JDF relating to your Multi-Use Account and no oral changes can be made.

Invalidity of any provision of this Agreement shall not affect the validity and enforceability of the remainder of its terms.

CHANGING THIS AGREEMENT. IMPORTANT: READ BEFORE SIGNING. THE TERMS OF THIS AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN CONTRACT MAY BE LEGALLY ENFORCED. YOU MAY CHANGE THE TERMS OF THIS AGREEMENT ONLY BY ANOTHER WRITTEN AGREEMENT. You agree that JDF may change this Agreement, including the Finance Charge Calculation and the APR, at any time, by providing prior notice to you. To the extent that the law permits and JDF indicates in the notice, the changes will apply to your existing Account balance as well as to future transactions.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, you will be asked for your name, address, date of birth, and other information that will allow JDF to identify you. You may also be asked to show your driver's license or other identifying documents.

Your choice to limit marketing.

- John Deere Financial, f.s.b. ("JDF"), and its credit affiliates are providing this notice. They include Deere & Company, Deere Credit, Inc., and John Deere Construction & Forestry Company.
- You may limit the JDF affiliate Deere companies, such as the manufacturing, credit, leasing and insurance affiliates, from marketing their products or services to you based on your personal information that they receive from JDF. This information may include your income, account history, and credit score.
- Your choice to limit marketing offers from the JDF affiliate Deere companies will apply for at least 5 years from when you tell us your choice. Once that period expires, you will receive a renewal notice that will allow you to continue to limit marketing offers from JDF affiliate Deere companies for at least another 5 years.
- **To limit marketing offers, contact us (1-800-356-9033).**

Completing and submitting your application

To ensure that John Deere Financial receives all of the information necessary to process your application, please follow the guidelines below:

LEGAL ENTITIES

CREDIT LIMIT REQUESTED		PROSPECTIVE PREFERRED CUSTOMERS			
Credit Limit Requested	All agricultural customers will be reviewed for up to \$250,000 in unsecured credit when they submit an application. Qualifying customers will be assigned both a Regular and Special Terms credit limit to take full advantage of all the benefits of their Multi-Use Account. A Special Terms limit is typically used for larger seasonal purchases with deferred payments, often until after harvest.				
	The total credit limit consists of a Regular and Special Terms credit limit ² ; the Regular credit limit is required to be a minimum of \$100.00.				
Action Required	Page 3 is the Beneficial Owner Form. It is not required for application review but must be completed and sent to John Deere Financial within seven days to ensure continued purchasing ability.				
	WHAT COMBINED CREDIT LIMIT (REGULAR AND SPECIAL TERMS) IS REQUESTED?				
	Up to \$250,000 ¹	\$250,001 - \$500,000 ¹	Over \$500,000 ¹	Over \$2,000,000 ¹	
	Complete Page 1 of the application if your Dealer/Merchant location is submitting the application by phone, online, or via fax with the electronic sheet. Complete Page 1 and Page 3 of the application if you intend to fax or mail the application directly to John Deere Financial or the credit limit exceeds \$50,000.	Complete Pages 1, the production information of Page 2, and Page 3 of the application. In addition please attach the most recent year lender-prepared balance sheet with supporting schedules and the most recent income statement (or equivalent such as a schedule F)*.	Complete Pages 1, 2 and 3 of the application and include the two most recent years' lender-prepared balance sheets with supporting schedules for the entity, and the two most recent years' income statements (or equivalent such as a schedule F)*.	Complete Pages 1, 2 and 3 of the application and include the two most recent years' accountant reviewed or audited financial statements*.	

SOLE PROPRIETORS

CREDIT LIMIT REQUESTED		PROSPECTIVE PREFERRED CUSTOMERS			
Credit Limit Requested	All agricultural customers will be reviewed for up to \$250,000 in unsecured credit when they submit an application. Qualifying customers will be assigned both a Regular and Special Terms credit limit to take full advantage of all the benefits of their Multi-Use Account. A Special Terms limit is typically used for larger seasonal purchases with deferred payments, often until after harvest.				
	The total credit limit consists of a Regular and Special Terms credit limit ² ; the Regular credit limit is required to be a minimum of \$100.00.				
Action Required	Page 3 is the Beneficial Owner Form. It is not required for application review but must be completed and sent to John Deere Financial within seven days to ensure continued purchasing ability.				
	WHAT COMBINED CREDIT LIMIT (REGULAR AND SPECIAL TERMS) IS REQUESTED?				
	Up to \$250,000 ¹	\$250,001 - \$500,000 ¹	Over \$500,000 ¹	Over \$2,000,000 ¹	
	Complete Page 1 of the application.	Complete Page 1 and the production information of Page 2 and attach the most recent year lender-prepared balance sheet with supporting schedules and the most recent year income statement (or equivalent such as a schedule F). If applicable, include the same information for co-applicant, including spouse.	Complete Pages 1 and 2 of the application and include the two most recent years' lender-prepared balance sheets with supporting schedules. If applicable, include the same information for co-applicant, including spouse.	Complete Pages 1 and 2 of the application and include the two most recent years' accountant reviewed or audited financial statements. If applicable, include the same information for co-applicant, including spouse.	

*If applicable, include the same information for co-applicant, including spouse. If a Partnership, Corporation or LLC, include for both the entity and the general partners, president, owner or managing member(s).

¹ John Deere Financial reserves the right to request additional information if needed.

² The Special Terms limit is not available on consumer, commercial or governmental accounts. Credit limits are subject to John Deere Financial credit approval and can be changed at any time without prior notice to the customer or the merchant.

NOTICE: Please detach and retain the terms and conditions page of the application for your records. It is not necessary to fax or mail this page to John Deere Financial.

After you have completed the application and gathered any additional attachments, please take your information to any local John Deere Financial dealer or merchant to apply in person. Or select from the following options:

Fax: 1-800-732-0251

Mail: John Deere Financial
P.O. Box 5328
Madison, WI 53705-0328

Questions? Call 1-800-356-9033 for assistance from a John Deere Financial Customer Service Representative.

When mailing your completed application to John Deere Financial, you may opt to fold and seal the application using the postage-paid address panel or seal the documents into your own envelope for added security. When mailing balance sheets or other required information for credit lines over \$250,000, please use an envelope to ensure the safety of your documents.

10 ways your **Multi-Use Account** goes to work for your operation.

- Everyday essentials and larger seasonal inputs **ONE-STATEMENT, ONE-PAYMENT CONVENIENCE.**
- **DEPENDABLE PURCHASING POWER** at more than 9,000 locations nationwide.
- **INTEREST-FREE FINANCING** when you pay your 30-day balance in full each month.
- **MONEY-SAVING FINANCE OPPORTUNITIES** with competitive interest rates and No-Payments/No-Interest.
- **IMPROVE CASH FLOW** with the minimum monthly payment option.
- **FLEXIBLE PAYMENT OPTIONS** tied to your production cycle.*
- **WORLD-CLASS CUSTOMER SERVICE**, friendly and responsive.
- Stay informed with **INVOICE-LEVEL DETAILS** on your monthly statement.
- An **ANNUAL SUMMARY** of transactions in time for tax preparations and forecasting expenses.*
- **24/7 ACCESS** to all your John Deere Financial Accounts at MyJDFAccount.com, including 24 months of Transaction History.

APPLY NOW

- Visit www.MyMultiUseAccount.com to complete an online application.
- It's mobile friendly and provides a fast secure method to upload supporting documents if necessary.

The Multi-Use Account.

The one thing you need to run a more efficient, more profitable operation.

*Account use is governed by the Multi-Use Account credit agreement and is subject to credit approval. Merchant participation may also be required. Some features are available only on Preferred agricultural accounts.

Agricultural,
Commercial and
Governmental
Use Account



JOHN DEERE
FINANCIAL

Multi-Use Account

CREDIT APPLICATION

CROP INPUTS | PARTS, SERVICE, TECHNOLOGY & PERFORMANCE UPGRADES | FARM SUPPLIES



MyMulti-UseAccount.com

September 2022

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FIRST CLASS MAIL PERMIT NO. 3658 MADISON, WI

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John Deere Financial
P.O. Box 5328
Madison, WI 53705-0328

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