



# Grower Financing – JOHN DEERE

**OFFER 1**

Products that qualify for this offer include: CROPLAN® alfalfa, corn, soybean, spring canola and sunflower seed products with minimum purchase of \$2,500

PROGRAM DATES	ELIGIBLE CROPLAN® SEED PROGRAM RATES	SEED PREPAY ELIGIBILITY*
September 2, 2017 – October 13, 2017	Fixed 0% APR	5%
October 14, 2017 – November 21, 2017	Fixed 0% APR	4%
November 22, 2017 – January 22, 2018	Fixed 0% APR	0%
January 23, 2018 – June 30, 2018	Prime minus 1% APR	0%

\*CROPLAN® seed sales financed will impact prepay eligibility. The seed prepay eligibility is the percent of dollars financed by the grower that are eligible for gross up on prepay dollars. The prepay gross up percentage is determined by the date you submitted your prepay contract. See examples below.

**OFFER 2**

Products that qualify for this offer include: WinField United® Signature products and other CROPLAN® seed (not listed in the above):

PROGRAM DATES	PROGRAM RATES	PARTICIPANT (RETAIL ACCOUNT) RATE**
September 1, 2017 – June 30, 2018	Prime plus 2% APR	No cost
September 1, 2017 – June 30, 2018	Prime minus 1% APR	2%
September 1, 2017 – June 30, 2018	Fixed 0% APR	5.4%

\*\*Participant Rate is the cost to the retail account for administering the financing program to the grower.

**TARGET CUSTOMER:** CROPLAN® Elite Dealers with an Ag Preferred account (as defined by John Deere Financial and subject to John Deere Financial approval)

**ELIGIBLE PRODUCTS:** CROPLAN® seed and/or WinField United® Signature crop protection products purchase

**QUALIFICATIONS:**

- Grower must make a minimum initial purchase of \$2,500
- Special variable interest rate start from date of purchase, which may be prior to the delivery or receipt of merchandise
- Principal balance, all accrued interest, and finance charges associated with Special Terms finance are due in full on due date of December 2018

**RECONCILIATION & PAYMENTS:**

- All transactions must be processed through [www.JDFMerchantService.com](http://www.JDFMerchantService.com)
  - Log onto [www.JDFMerchantService.com](http://www.JDFMerchantService.com) and login
  - Select “Submit purchases” under “Online Transaction Center” heading
  - Use “Lookup customer” or enter customer account number
  - Select CROPLAN® seed/ WinField United® Crop Protection from the program type drop-down menu
  - Select the appropriate finance incentive from the program drop-down menu
  - Enter amount of transaction and invoice number and six-digit Land O’Lakes account number
  - Select “Continue” to receive purchase summary screen, review details and select “submit”
  - Select “Print receipt” to get disclosure form and obtain customer’s signature
    - For Returned Product or Credits
      - Select “Submit credits” under “Online Transaction Center” heading
      - Select “Type of Credit” from the drop-down menu
      - Enter customer multi-use account number or original invoice number and click “search”
      - Find transaction and click on account number link or select “Credit a Purchase Not Listed”
      - Enter amount of credit, original invoice number, and credit invoice number, and select “Continue” and select “submit”



## Prepay Impact Examples

PROGRAM DATES	ELIGIBLE CROPLAN® SEED PROGRAM RATES	SEED PREPAY ELIGIBILITY*
September 2, 2017 – October 13, 2017	Fixed 0% APR	5%

Prepay amount	Gross up (8%)	Sales	\$100,000 Financed will reduce net eligible sales dollars by 37.5% of what was financed	Net Sales	Gross up earned	Gross up chargeback
\$100,000	\$8,000	\$108,000	\$37,500	\$70,500	\$5,640	\$2,360
\$100,000	\$8,000	\$200,000	\$37,500	\$162,500	\$8,000	\$0
\$100,000	\$8,000	\$145,500	\$37,500	\$108,000	\$8,000	\$0

\*\*\*\*Grower financing done using this program between September 2, 2017 – October 13, 2017 will reduce net eligible sales dollars by 37.5% of what was financed.\*\*\*\*

PROGRAM DATES	ELIGIBLE CROPLAN® SEED PROGRAM RATES	SEED PREPAY ELIGIBILITY*
October 14, 2017 – November 21, 2017	Fixed 0% APR	4%

Prepay amount	Gross up (8%)	Sales	\$100,000 Financed will reduce net eligible sales dollars by 50% of what was financed	Net Sales	Gross up earned	Gross up chargeback
\$100,000	\$8,000	\$108,000	\$50,000	\$58,000	\$4,640	\$3,360
\$100,000	\$8,000	\$200,000	\$50,000	\$150,000	\$8,000	\$0
\$100,000	\$8,000	\$145,500	\$50,000	\$108,000	\$8,000	\$0

\*\*\*\*Grower financing done using this program between October 14, 2017 – November 21, 2017 will reduce net eligible sales dollars by 50% of what was financed.\*\*\*\*