Financial Options with John Deere Financial – Money Saving Programs for Your Almond Crop Inputs

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Financial Options with John Deere Financial – Money Saving Programs for Your Almond Crop Inputs

Jacqueline Breunig, John Deere Financial
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John Deere Financial
John Deere Financial & BASF
Agenda

John Deere Financial

Multi-Use Account

BASF Financing Offer

Next Steps
John Deere Financial

Committed to those Linked to the Land

Deere & Company has demonstrated an unwavering commitment to its core values of integrity, quality, commitment, and innovation.

John Deere Financial is one of the largest providers of financial services to agricultural and construction customers, supporting John Deere around the world with more than 1.7 million accounts and a managed worldwide portfolio of $39 billion.

John Deere Financial has been part of John Deere for over 35 years.
Understanding the Multi-Use Account

- Multi-Use Account
  - Regular Terms
  - Credit Limit
  - Special Terms
  - Credit Limit

- CROP INPUTS
  - Larger seasonal supplies like seed, fertilizer and crop protection products

- FARM SUPPLIES
  - Everyday essentials, from gloves and tools to feed and fuel

- PARTS, SERVICE & ATTACHMENTS
  - Implements, inspections, parts, batteries, oil and filters
Understanding the Multi-Use Account

The convenient way for your customers to pay for everyday items

- **Regular Terms Credit Limit**
- **Special Terms Credit Limit**

**FARM SUPPLIES**
- Everyday essentials, from gloves and tools to feed and fuel

**PARTS, SERVICE & ATTACHMENTS**
- Implements, inspections, parts, batteries, oil and filters
Understanding the Multi-Use Account

Multi-Use Account

Regular Terms
Credit Limit

Special Terms
Credit Limit

Helps accommodate customer’s cash flow needs
Drivers of Growers’ Finance Decisions

What makes you consider alternative financing options:

- Change in market conditions which presents new needs for financing
Drivers of Growers’ Finance Decisions

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- Better rates than current operating lines
Drivers of Growers’ Finance Decisions

What makes you consider alternative financing options:

- Change in market conditions which presents new **needs** for financing
- Better rates than current operating lines
- Hearing about a new option that is completely different from what you use or have heard about before.
Drivers of Growers’ Finance Decisions

What makes you consider alternative financing options:

- Change in market conditions which presents new needs for financing
- Better rates than current operating lines
- Hearing about a new option that is completely different from what you use or have heard about before.
- Change in retailers or dealers who may offer new options

#1 reason growers say they don’t use a finance options is: “I didn’t know about it.”
Grower Benefits:

- Unsecured line of credit – purchase early with low interest rates
- Improves cash flow with flexible payment options
- Annual payment terms
- Simplifies account management with phone and online services
- Keeps customers informed with monthly statements and an annual purchase summary at tax time
- Use your Multi-Use Account at more than 8,000 retailers
BASF Finance Advantage
Fixed 0% Program

<table>
<thead>
<tr>
<th>Offer</th>
<th>Dates</th>
<th>Minimum Purchase</th>
<th>Customer Payment Terms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed 0% APR</td>
<td>October 1, 2016 – September 30, 2017</td>
<td>No Minimum purchase required – Must meet program requirements by Sept 30, 2017</td>
<td>Due in full December 2017</td>
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- No initial upfront minimum. Customers must purchase the $10,000 between now and Sept 30, 2017 on three or more BASF products or $30,000 on one BASF product.
- When customers buy select BASF fungicides, Aerial, Ground and/or Chemigation Application costs can also be financed ($15/acre, $7.50/acre and $5/acre)
- All BASF Branded Products are eligible
Cost Savings

- 1,000 Acre Almond Grower
- Average cost of chemicals purchased for an acre of almonds/year - $450 - $650
- Cost savings - 0% vs. an operating loan of Prime + 1%
- Finance $200,000 with John Deere Financial in December

Savings of about $10,000
Next Steps

• Contact your local BASF Authorized Retailer
• Utilize your Multi-Use Account
• Apply today at JohnDeereFinancial.com/Advantage or call 1-800-356-9033 to have an application mailed to you
John Deere Financial Contacts - Questions

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Questions?