

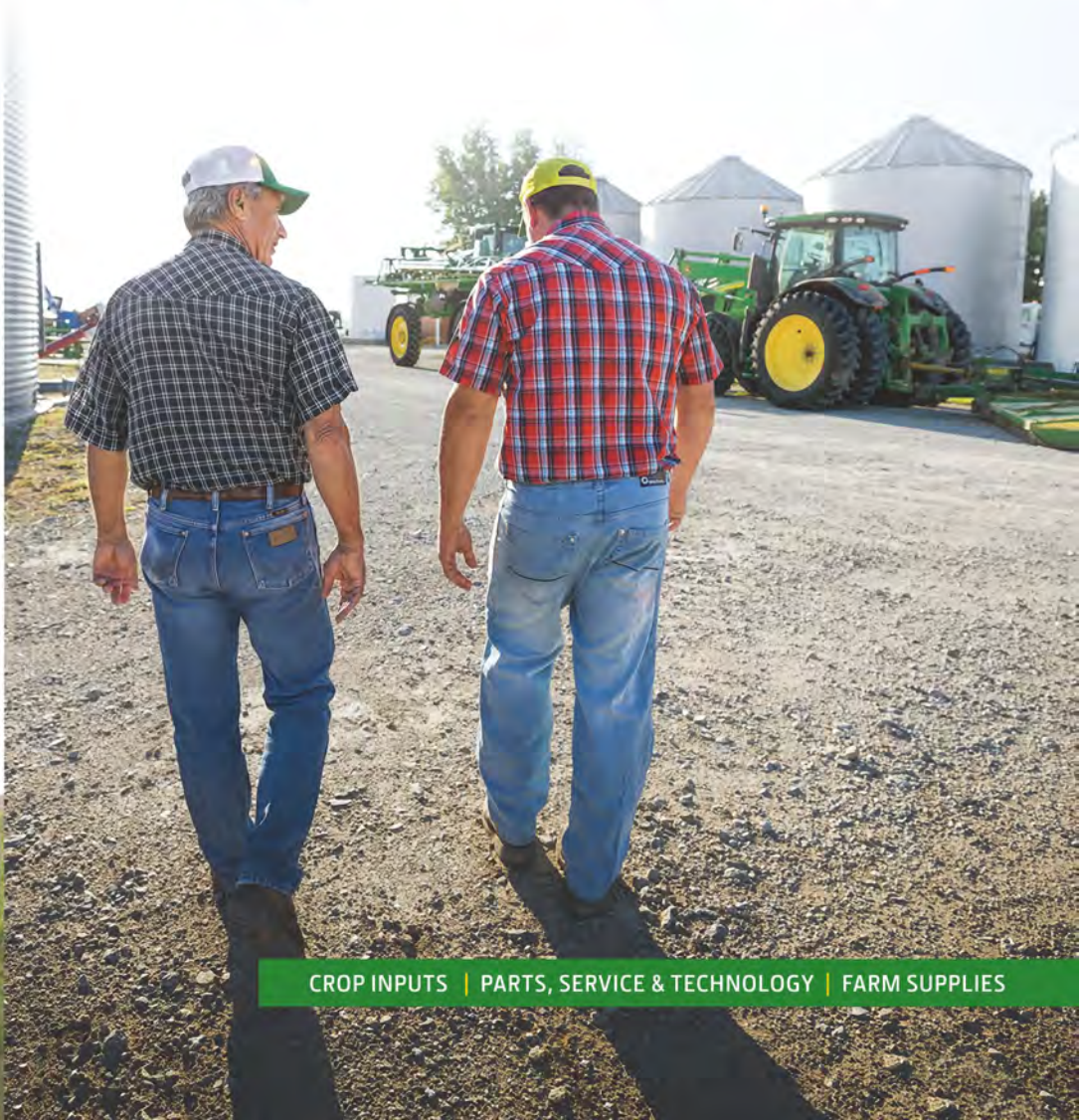


JOHN DEERE
FINANCIAL

Multi-Use Account

HELPING YOU KEEP YOUR OPERATION **MOVING FORWARD.**

A guide to your **Multi-Use Account** from John Deere Financial.



CROP INPUTS | PARTS, SERVICE & TECHNOLOGY | FARM SUPPLIES

FINANCING THAT **WORKS** AS **HARD** AS YOU DO

For over 40 years, John Deere Financial has been dedicated to serving farmers and ranchers by providing simple, dependable credit for agricultural products and services.

With your **Multi-Use Account**, you get:



PUT IT ON YOUR MULTI-USE ACCOUNT

The Multi-Use Account from John Deere Financial is your solution for financing the crop inputs, parts, service, technology and farm supplies you need to keep your operation moving forward — all season long.

PURCHASING POWER | FLEXIBILITY | CONVENIENCE | EASE OF USE

Learn more about the full potential of your account at
[MyMultiUseAccount.com](https://www.mymultiuseaccount.com).






CROP INPUTS

Seed, Fertilizer, Herbicide,
Insecticide and Fungicide



PARTS, SERVICE & TECHNOLOGY

Attachments, Inspections,
Batteries, Oil and Filters



FARM SUPPLIES

Feed, Fuel, Livestock/Animal Health
Products and General Supplies

INCREASED PURCHASING POWER

IMPROVED CASH FLOW

Keep your cash and free up your operating line of credit by taking advantage of the wide range of finance offers and payment options designed to fit your production cycle and crop season.

UNLIMITED POTENTIAL

The Multi-Use Account allows you to purchase the crop inputs, farm supplies and parts, service and technology you need all year long.

WIDELY ACCEPTED

Get what you need, when you need it at more than 9,000 dealer and agribusiness locations nationwide.

GENERAL SUPPLIES

From gates and gloves to shirts and shovels; if it helps you get the job done, chances are you can put it on your account.

FLEXIBLE PAYMENT OPTIONS

NO PAYMENTS/NO INTEREST FINANCING

Take advantage of special finance offers for all your parts, service and technology needs. Visit your local John Deere dealer for details.

SEASONAL TERMS

Buy now, pay after harvest, with Special Terms financing allowing you to lock in early order discounts on seed and secure the crop protection products you need.

30-DAY TERMS

Always interest free when you pay your regular balance in full each month.

CONVENIENCE

ELECTRONIC STATEMENT

Sign up at MyJDFAccount.com and receive a monthly email letting you know your statement is ready to view.

DETAILED RECORDS

Forecast spending and get organized for tax time with monthly statements and an annual purchase summary of all your Multi-Use Account transactions.*

PURCHASE KNOWLEDGE

Stay informed with invoice-level details, including product, unit price and quantity that appear on your monthly statement.

EASE OF USE

FAST ALTERNATIVE TO CASH

Just "put it on your Multi-Use Account" for the simplest way to purchase the important things you need.

24/7 ONLINE ACCESS

Make a payment and view recent activity. Up to 24 months of purchase history are always just a click away at MyJDFAccount.com.

AUTHORIZE MULTIPLE USERS

Keep your operation up and running by making it convenient for employees to make purchases using your Multi-Use Account.

CONSOLIDATED STATEMENT

Enjoy having purchases from your John Deere dealer and your agribusiness merchants all on a single statement for one-payment convenience.

*Preferred agricultural accounts only.

ANYTIME, ANYWHERE ACCOUNT MANAGEMENT

Make the most of your time and resources with our powerful website — the quick and easy way to manage all your John Deere Financial accounts when and where it's most convenient for you.

- ✔ View monthly statements and new account activity.
- ✔ Sign up for e-statements notifications.
- ✔ Submit payments and confirm balance, payments, purchases and interest charges.
- ✔ View or download up to 24 months of transaction history.
- ✔ Email questions to our dedicated Customer Service Representatives.
- ✔ Find participating dealers and merchants near you.





HOW TO REGISTER YOUR ACCOUNT

Before you can manage your account online,
you'll need to complete the simple registration:

Go to MyJDFAccount.com.

Click on **"Create New Account."**

Prompts will take you through the process.

Sign up for electronic statements.

That's it. A few minutes to register gets you 24/7 online access
to all the features of your **Multi-Use Account**.

MyJDFAccount.com



[INPUTFINANCE.COM](https://inputfinance.com)

INPUTFINANCE.COM

Your One-Stop Resource.

Go to InputFinance.com to find exclusive financing offers on seed, fungicide, herbicide, insecticide, fertilizer and other inputs in your area.

- **All the best finance offers. All in one place.**

Search by city and state or ZIP code, and filter offer results by national suppliers or local retailers in your area.

- **Want more choices?**

See your local agronomist for additional products to fit your specific needs, and put them on your Multi-Use Account.

" IT'S NICE NOT HAVING TO PAY FOR SEED
RIGHT AWAY AND USING LOW-RATE
FINANCING TO CARRY US PAST HARVEST. "

— Grower, Farm Journal Survey



MONTHLY STATEMENTS

Detailed for Your Convenience.

Your Multi-Use Account monthly statement provides clear information about your account activity, making it more convenient to manage your operation's finances, month to month and season to season.

Summary of Account Activity:

A high-level overview of your account activity during the statement period, including your account balance and credit limit information.

Amount Due Chart:

Knowing how much to pay, and when, is especially important when optimizing your account with both Regular and Special Terms balances.* This chart shows applicable amounts that are due.

Remittance Stub:

Always featured at the bottom of the first page; tear off and include with your payment to ensure prompt posting to your account.

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For customer inquiries contact us at 1.800.398.4853, or visit us online at MyJohnDeere.com

JOHN DEERE FINANCIAL

MULTI-USE ACCOUNT NUMBER: 25466-10641

JOHN DEERE FINANCIAL
COUNTY, MO
P.O. BOX 1034
MAY, MISSOURI 65269

Page 1 of 2

SUMMARY OF ACCOUNT ACTIVITY

Statement Period	Begin Date: 09/01/18	Closing Date: 09/08/18
Days in Billing Cycle	30	
Regular Balance	16,422.35	
+ Purchases/Debits	24,510.23	
- Fees Charged	9.89	
+ Interest Charged	134.81	
- Payments	2,680.00	
- Credits	9.00	
New Balance	\$1,243.34	

AGRICULTURAL PREFERRED

Regular Limit	20,000
Regular Available Limit*	17,577.65
Special Terms Limit	100,000
Special Terms Available Limit*	26,663
Total Limit	120,000
Total Available Limit*	108,240.65

*Including applicable third-party benefits and account data. May require your address to be current.

Balance Type:	Minimum Payment Due:	To Avoid Additional Interest, Pay:	New Balance:
Regular	70.00	70.00	2,238.45
Special Terms	0.00	93,972.61	73,519.49
Total	70.00	\$7,442.61	\$1,243.34

Payment Due Date: 10/09/18

IMPORTANT MESSAGES ABOUT YOUR ACCOUNT

Payment related balances will become due by your next statement. If you wish to pay up these balances by this time you need not the previous payment date.

BALANCE SUMMARY

Start Date	Program Description	Interest Rate	Annual Percentage Rate (APR)	Daily Periodic Rate	Balance Subject to Interest Rate	Interest Charge	New Balance
REGULAR BALANCES							
*This Annual Percentage Rate (APR) is the lowest interest rate we can offer.							
*This Special Percentage Rate (APR) is the lowest interest rate we can offer.							

INTEREST CHARGE CALCULATION

Start Date	Program Description	Interest Rate	Annual Percentage Rate (APR)	Daily Periodic Rate	Balance Subject to Interest Rate	Interest Charge	New Balance
REGULAR BALANCES							
*This Annual Percentage Rate (APR) is the lowest interest rate we can offer.							
*This Special Percentage Rate (APR) is the lowest interest rate we can offer.							

JOHN DEERE FINANCIAL

P.O. BOX 1034
COUNTY, MO 65269

MULTI-USE ACCOUNT NUMBER: 25466-10641

New Balance: \$1,243.34

Minimum Payment Due: 70.00

Payment Due Date: 10/09/18

Amount Enclosed: \$

JOHN DEERE FINANCIAL
COUNTY, MISSOURI 65269

LIBRARY OF CONGRESS

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*Preferred agricultural accounts only.

Balance Summary:

Expanded balance summary includes dates for beginning interest and when payment is due in full.

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Recent Transactions:

See transactions since your last statement, sorted by merchant and listed by date with invoice-level detail of quantity and unit price.

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Updates:

Learn about special financing and marketing opportunities.

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For customer inquiries contact us at 1-800-368-8633 or visit us online MyJDAccount.com

MULTI-USE ACCOUNT NUMBER 23456-78901 Page 2 of 3

JOHN DEERE FINANCIAL
JOHN PRODUCER
COUNTY RD
ANY TOWN, USA 99999
PHONE: 999-999-9999

BALANCE SUMMARY		INTEREST CHARGE CALCULATION						
Open Date	Program Description / Type of Balance	Interest Begin Date	Payment Due in Full Date	Annual Percentage Rate (APR)	Daily Periodic Rate	Balance Subject to Interest Rate	Interest Charge	New Balance
09/23/19	120 DAYS NO PAYMENTS / NO INTEREST	01/02/20		7.45% (a)	0.0004787			1,528.45
Total								2,224.45
Open Date	Program Description / Type of Balance	Interest Begin Date	Payment Due in Full Date	Annual Percentage Rate (APR)	Daily Periodic Rate	Balance Subject to Interest Rate	Interest Charge	New Balance
SPECIAL TERMS BALANCES								
01/02/19	SPECIAL TERMS BALANCE	03/05/19	11/08/19	4.55% (a)	0.0001233	11,201.40	41.42	11,242.82
01/02/19	PRIME 2% APR DUE IN FULL DECEMBER 2019	02/01/20	12/08/19	7.50% (a)	0.0006069	45,445.12	93.39	45,538.51
02/01/19	FIXED 2% APR DUE IN FULL MARCH 2020	06/01/20	03/08/20	3.00% (a)	0.0000000			22,079.86
Total								75,915.24
NEW BALANCE								77,163.69

TRANSACTIONS POSTED TO YOUR ACCOUNT								
Tran Date	Date	Invoice #	Tran Date	Invoice #	Reference	Program Description	Transaction Amount	Amount
PREVIOUS BALANCE								
DEERE EQUIPMENT DEALER NAME								
09/23/19	09/23/19	F000320				ANY TOWN ST 860-111-1234 2020 JOHN DEERE FARMTRAC (NO INTEREST) 2020 JOHN DEERE S760 TRACTOR 2020 JOHN DEERE S760 TRACTOR 2020 JOHN DEERE S760 TRACTOR Line Price: \$10.00 Each Qty: 1.00 Each Unit Price: \$10.00 Each Item Code: 207 38 Invoice Item Description: REAR CHOPPING CURTAIN Part # 519424 LARGE	1,648.68	
COOPERATIVE NAME								
09/23/19	09/23/19	F00081				ANY TOWN ST 688-333-5555 FEED BLEND Quantity: 2.33 Tons Unit Price: 1.00 Each Item Code: 20000 Ton Invoice Item Description: 20000 TON 2% FAT LIQUID SUP OLUSURY FEED	665.00	
09/25/19	09/25/19	F00082				PURCHASE FEEDPRET F-0008	35.00	
INPUT RETAILER NAME								
09/19/19	09/19/19	81023				ANY TOWN ST 688-222-9999 FIXED 2% APR DUE IN FULL MARCH 2020 S650 BLK X	22,079.88	

PAYMENTS AND OTHER ADJUSTMENTS									
Tran Date	Date	Check #	Tran Date	Date	Check #	Description	Transaction Amount	Amount	
09/15/19	09/15/19	23456				PAYMENT - THANK YOU	-2,000.00		
10/08/19						INTEREST CHARGED	154.91		
							INTEREST CHARGE ON PURCHASES	154.91	
							TOTAL INTEREST FOR THIS PERIOD	154.91	

Purchases, Returns and Payments made just prior to the statement date may not appear until your next statement. Please contact your merchant for copies of lost or missing invoices.

UPDATES	
Make your payment online using the 24/7 convenience of MyJDAccount.com. It's Free, Fast and Secure!	

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Payment Form:

In addition to making the minimum required payment, you can actively manage your account by providing directions for payments to particular balances that are not yet due.

The payment form appears only when you are taking advantage of special finance opportunities such as deferred payments or No-Payments/No-Interest programs. If a payment is not yet due but you want to pay all or a portion of it, simply check the box and complete that specific line item.

Complete directions for submitting the payment are printed at the top of the form.

For customer inquiries contact us at 1-800-368-8633 or visit us online MyJDAccount.com

MULTI-USE ACCOUNT NUMBER 23456-78901 Page 3 of 3

JOHN DEERE FINANCIAL
JOHN PRODUCER
COUNTY RD
ANY TOWN, USA 99999
PHONE: 999-999-9999

BEGIN DATE 09/09/19 - 10/06/19

PAYMENT FORM

Use this form when you wish to pay on a specific balance listed below.

It is as easy as this:

- Check the box beside the balance you would like to pay.
- Specify the amount you want to pay on the Amount Paid (cents).
- Include this form with your check and remittance from the first page of your statement.

Notes: Your minimum payment must be paid prior to funds being applied to balances not yet due. If not paid, a portion of your payment will be deducted for the minimum payment. The remaining funds will be applied as requested below.

Open Date	Program Description	Interest Begin Date	Payment Due in Full Date	New Balance	Amount Paid
<input type="checkbox"/>	01/02/19 Prime 2% APR Due in Full December 2019 2021-02/15-1329	02/01/20	12/28/19	45,580.81	\$ _____
<input type="checkbox"/>	09/23/19 120 Days No Payments/No Interest 22446-02/08-10447	01/02/20		1,526.40	\$ _____
<input type="checkbox"/>	10/01/19 Fixed 2% APR Due in Full March 2020 2021-02/15-1329	06/01/20	03/08/20	22,079.86	\$ _____

Payment Sub-Total \$ _____

Add this Sub-Total to your minimum payment amount and write the total amount of your payment in the amount enclosed box on your remittance.

STOP: If choosing to direct a payment please remember to include this form along with your check and remittance from the first page of your statement.

ANNUAL PURCHASE SUMMARY

A SNAPSHOT OF YOUR YEAR

Each January, Preferred account holders receive a personalized year-end summary of all Multi-Use Account purchases.

This annual summary of transactions will help you with tax preparation and serve as a permanent record of your year-to-year operating expenses.

Customer Name: SMITH, JOHN R		Multi-Use Account Number: 12345-6789	
SUMMARY OF TRANSACTIONS -continued			
PAYMENTS RECEIVED			
Invoice			
0620	PAYMENT - THANK YOU		\$215.00
1025	PAYMENT - THANK YOU		\$2,817.82
1205	PAYMENT - THANK YOU		\$16,648.53
	Total 2019 Payments		\$17,681.35
	2019 Interest Charge*		\$264.96
<p>*The total interest charge for 2019 displayed above is as of your last statement in 2019. The actual amount may differ if there were adjustments made to interest charges on your account to December. The corrected amount will be reflected on your January statement message or you can be advised by calling our Multi-Use Account information system at 1-800-356-9633 at your convenience.</p>			
<p>Your Multi-Use Account from John Deere Financial can help you keep credit, increase cash flow, save money and add more margins to your business. Now and pay after harvest on the seed and crop protection products you are buying. Finance offers from local retailers and National Suppliers that can help you lower your cost per acre.</p>			
Want to sign up for Electronic Statements? Go to MyJDAccount.com			
JOHN DEERE FINANCIAL			
Your Annual Summary of Transactions			
Multi-Use Account Number: 12345-67890			
JOHN R. SMITH 123 COUNTY RD ANYTOWN, WI 53717-0328			
Customer Phone No.: 515-555-1212			
ACCOUNT SUMMARY			
Questions? Call: 1-800-356-9633, or visit us at our Web site at MyJDAccount.com			
Customer Name: JOHN R. SMITH			
Account Number: 12345-67890		Account Use Type: AGRICULTURAL	
Type of Account: PREFERRED			
This Summary Includes Transactions and Payments that have Posted During the Calendar Year 2019.			
SUMMARY OF TRANSACTIONS			
GREEN IRON COMPANY		MADISON, WI	609-821-1000
Transaction Date	Invoice Date	Invoice #	
02/02/19	02/02	0401000	PURCHASE PART \$115.00
			PURCHASE PART \$200.00
06/03/19	06/03	0401381	PURCHASE P/C # FLANKER ARM \$1,580.21
09/23/19	09/24	0412290	PURCHASE P/C # SALES ROLLER \$436.81
10/02/19	10/03	0412753	PURCHASE JD COMBINE PARTS SERVICE \$2,732.92
			MEMO SDF PO # 830F BRG. Subtotal
			\$2,732.92
SEEDS INC		MADISON, WI	920-123-9999
Transaction Date	Invoice Date	Invoice #	
04/02/19	04/03	0401381	PURCHASE SEED BAGGED \$14,210.53
			PO # 17819 Subtotal
			\$14,210.53
			Total 2019 Purchases
			\$16,442.55
If you have questions concerning an invoice, please contact your merchant.			
Page 1 and previous tabs			

In addition, you can keep track of your year-to-year operating expenses at any time by accessing your account at [MyJDAccount.com](#).

PROGRESSIVE AGRICULTURE SAFETY DAY® PROGRAM

A ONE-DAY PROGRAM, A LIFETIME OF LESSONS.

John Deere Financial is committed to the long-term health of agriculture, both as a business and as a way of life. That's why we're proud to be one of the founding sponsors of the Progressive Agriculture Safety Day program.

An estimated 22,000 children who visit, live or work on U.S. farms and ranches are injured each year — with more than 100 children dying from those injuries. The Progressive Agriculture Safety Day program strives to reduce the incidence of agriculture-related injuries among children and teens through a fun, hands-on educational approach.

More than 360 camps are held across the nation, thanks in large part to the support and involvement of farm families in rural communities like yours.

Join us in supporting this worthy cause. Call **1-888-257-3529** or visit **progressiveag.org** for more information.

To find more information on how John Deere makes safety a top priority, visit **<https://www.deere.com/en/parts-and-service/safety/safety-tips-guides/>**





JOHN DEERE
FINANCIAL

Multi-Use Account

ASSISTANCE WHEN YOU NEED IT

MyJDFAccount.com is the most efficient and convenient way to get answers to common customer service questions. From managing your account and finding local merchants to looking up general information and emailing us with specific questions, MyJDFAccount.com is always available to meet your needs.

You can also call 1-800-356-9033 to speak with one of our Customer Service Representatives. They're available Monday through Friday, 7 a.m. to 6 p.m., and Saturdays, 8 a.m. to noon, Central Time. Outside these business hours, you'll automatically be connected to our 24-hour automated service line.

CONVENIENT ACCOUNT PAYMENT OPTIONS

Take advantage of interest-free financing when you pay your 30-day balance in full each month. Or improve cash flow with our minimum monthly payment option of 10 percent of your balance or \$25, whichever is greater.

GO TO MYJDFACCOUNT.COM

SEND YOUR STATEMENT REMITTANCE COUPON AND PAYMENT TO:

John Deere Financial
P.O. Box 650215
Dallas, TX 75265-0215

CALL THE 24-HOUR AUTOMATED SERVICE LINE AT 1-800-356-9033.



Multi-Use Accounts are a service of John Deere Financial, f.s.b.

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