



# The Value of John Deere Credit

## At a Glance

John Deere Credit is a full-service lender with roots that go deep in the construction and forestry industries. Our integrity, our reputation, our products and services, and our commitment to the success of our customers all combine to set us apart in a competitive market.

## A Closer Look

At John Deere Credit, we understand the financial challenges that face contractors today: cash flow, bonding, depreciation, taxes, and more. We also know how to make those challenges a little easier.

How do we do it? With the products and services that meet your short-term and long-term needs. Installment loans with competitive rates and flexible schedules. Leases that can meet your equipment needs without reducing your bonding capacity. PowerPlan™, a commercial line of credit that gives

you instant purchasing power for your parts, service, and equipment rental needs.

And that's just the beginning. John Deere Credit is your easy link to the quality John Deere equipment you want. We give you the benefit of our industry experience every day, with interactive websites, detailed literature, and one-on-one service that can help you make the right financing decisions for your business.

## Whatever you need, John Deere Credit has a solution.

### Leasing

A lease from John Deere Credit can help you keep your fleet up to date, and is often your lowest-cost alternative. See our leasing document for details about this often-misunderstood equipment acquisition option.

### Installment Loans

If you prefer to own your equipment, installment loans enable you to deduct interest and depreciation, and to build equity.

### Down Payment Alternatives

Since down payments can sometimes put a strain on your resources, we offer many alternatives, including:

#### **Accelerated Payments**

Start with a smaller down payment, then make larger payments for the first few months to build equity quickly.

#### **Alternate Collateral**

By pledging a paid-for machine as collateral, you provide increased security with no out-of-pocket costs.

### Flexibility in Tune with Your Needs

We understand how your income and expenses can change over time, so we offer these options to help you manage your changing conditions:

### **Skip Payments**

If you typically experience fluctuations in your work flow, just schedule skip payments into your John Deere Credit installment loan. You can avoid monthly payments for up to three months a year, and the equity you build during your busy season will help carry you through downtime.

### **Variable-Rate Contracts**

These contracts provide lower payments than fixed-rate contracts, improving your cash flow. And even though the rates change with the market, your monthly payment will remain the same. Any adjustments will be calculated at the final payment.

### Customer Self-Serve

When you're a John Deere Credit customer, you have online access to your account, 24/7. So whenever you want to make a payment, or use one of our helpful financing tools, all you have to do is log on—anywhere, anytime. It's confidential, secure, and available at no charge to customers.

### PowerPlan Line of Credit

PowerPlan is the flexible financing tool that makes it easy for you to purchase parts and service and to rent equipment. When you need repairs fast, you can use your PowerPlan account at any John Deere construction and forestry dealership in the country.



# *The Value of John Deere Credit*

## **Choose a lender who understands your industry.**

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Just as you can count on John Deere for durable, high-performance equipment that's perfectly suited to your workload, you can count on John Deere Credit for the financial solutions

that are based on a thorough understanding of your industry—and your cash flow needs. Be sure to let your dealer know you're interested in financing with John Deere Credit.

## **Always discuss your equipment acquisition plans with a qualified accountant.**

The information on this sheet is intended only for your general illustration purposes, and is not offered as legal, tax, or accounting advice. This information does not consider taxes, depreciation, the half-year convention, expensing the lease payments, interest deductions, etc. Loan rates, lease charges, and residual values vary based on structure and creditworthiness. Subject to John Deere Credit approval, see dealer for details. PowerPlan™ is a service of FPC Financial, f.s.b.