2027 GROWER FINANCING OFFER

JOHN DEERE FINANCIAL PROGRAM TERMS

Preferred Multi-Use Account customers of John Deere Financial can qualify for 0% or Prime -1% APR for seed purchases of $2,500 or more from August 1, 2026 to May 31, 2027 with no payment until November 2027.

- Interest starts on the day of purchase
- Full balance plus interest due in November 2027
- Purchase subject to John Deere Financial approval
- At no time shall the customer finance rate be less than 0% APR. Variable interest rates are based on Citibank Prime

PURCHASE BY	INTEREST RATE	ADDITIONAL SEED DISCOUNT
SEPTEMBER 30, 2026	0%	8%
OCTOBER 31, 2026	0%	7%
NOVEMBER 30, 2026	0%	6%
DECEMBER 31, 2026	0%	4%
JANUARY 31, 2027	0%	0%
MAY 31, 2027	PRIME -1%	0%

RENK ALSO OFFERS DISCOUNTS FOR CUSTOMERS WHO WISH TO PAY WITH CASH

CASH TERMS

PURCHASE BY	CASH DISCOUNT
SEPTEMBER 30, 2026	17%
OCTOBER 31, 2026	16%
NOVEMBER 30, 2026	15%
DECEMBER 31, 2026	13%
JANUARY 31, 2027	10%
FEBRUARY 29, 2027	5%
MARCH 31, 2027	4%