CROPLAN®

Grower Financing – JOHN DEERE

OFFER 1	Products that qualify for this offer include: CROPLAN® alfalfa, corn, soybean, spring canola, sunflower seed and Armor® corn and soybean

PROGRAM DATES	ELIGIBLE CROPLAN® SEED PROGRAM RATES	SEED PREPAY REDUCTION*
September 1 2026 - December 31 2026	Fixed 3.90% APR	8%

*CROPLAN®and Armor®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: All CROPLAN products and WinField United signature products

PROGRAM DATES	ELIGIBLE CROPLAN® SEED PROGRAM RATES	PARTICIPANT RATE**
September 1 2026 - June 30 2027	Prime minus 2% APR	5%

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

ELIGIBLE PRODUCTS: CROPLAN® and Armor® seed and/or WinField® United signature crop protection products purchase

QUALIFICATIONS:

- Grower must make a minimum initial purchase of $2,500
- Special variable interests rate startsfrom 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 Teams finance are due in full on due date of December **2027** on offers 1 and 2

RECONCILIATION & PAYMENTS:

- All transactions must be processed through **www.JDFMerchantService.com**
  - Log onto **www.JDFMerchantService.com** and login
  - 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 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 Products or Credits
      - Select “Submit credits”
      - 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”

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