

Understanding Your New Statement

Payoff Chart:
A closer look at the length of time to pay off your balance.

Important Messages:
Where you'll find information on incentives and other timely messages.

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.

Invoice Detail:
All the details of your transactions, such as product, unit price and quantity appear on your statement here.

Updates:
Learn about special financing and marketing opportunities.

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

Balance Summary
Newly expanded balance summary now includes dates for beginning interest, when applicable, for your incentive purchases.

Recent Transactions:
See transactions since your last statement sorted by merchant and listed by date.

For customer requires contact us at: 1-800-356-9033, or call us online: MyJDFAccount.com

MULTI-USE ACCOUNT NUMBER 13456-78901 Page 1 of 2

JOHN DEERE FINANCIAL
JOHN CONSUMER
123 MAIN STREET
ANY TOWN, USA 99999
PHONE: 999-999-9999

SUMMARY OF ACCOUNT ACTIVITY			CONSUMER PREFERRED	
Statement Period	Begin Date 05/15/15	Closing Date 06/14/15	Regular Limit	2,500
Days in Billing Cycle	31		Regular Available Limit*	2,222
Previous Balance	79.96			
+ Purchases/Debits	171.61			
+ Fees Charged	25.00			
+ Interest Charged	2.66			
- Payments	- 1.00			
- Credits	- 0.00			
New Balance	278.25			
Minimum Payment Due	75.33			
Payment Due Date	07/11/15			

*Outstanding authorizations, other pending transactions, and account status may reduce your effective available credit limit.

To avoid additional interest charges, pay \$75.33 by the Payment Due Date of: 07/11/2015.

Late Payment Warning: If we do not receive your minimum payment on or before 07/11/15, you may have to pay up to a \$35 late fee.

MINIMUM PAYMENT WARNING: MAKING ONLY THE MINIMUM PAYMENT WILL INCREASE THE INTEREST YOU PAY AND THE TIME IT TAKES TO REPAY YOUR BALANCE. THE INFORMATION BELOW DISPLAYS THE IMPACT.

IF YOU MAKE NO ADDITIONAL CHARGES USING THIS ACCOUNT AND EACH MONTH YOU PAY ONLY MINIMUM PAYMENT DUE	YOU WILL PAY OFF THE BALANCE ON THIS STATEMENT IN ABOUT:	AND YOU WILL END UP PAYING AN ESTIMATED TOTAL OF:
\$100.00	10 MONTHS	\$290.76
	3 YEARS	(Interest = \$110.76)

IF YOUR ACCOUNT IS SUBJECT TO A VARIABLE RATE, YOUR RATE AND THIS ESTIMATE MAY VARY.
IF YOU WOULD LIKE INFORMATION ABOUT CREDIT COUNSELING SERVICES CALL 1-800-939-8244.

IMPORTANT MESSAGES ABOUT YOUR ACCOUNT
WE MISSED YOUR LAST PAYMENT.

Check and return the bottom remittance portion with your payment to the enclosed envelope.

You can make a payment at MyJDFAccount.com or call us at 1-800-356-9033.

MULTI-USE ACCOUNT NUMBER 13456-78901
New Balance 278.25
Minimum Payment Due 75.33
Payment Due Date 07/11/15

Amount Enclosed \$

Please make check payable to: JOHN DEERE FINANCIAL, P O BOX 4402

For customer requires contact us at: 1-800-356-9033, or call us online: MyJDFAccount.com

MULTI-USE ACCOUNT NUMBER 9901 Page 2 of 2

JOHN DEERE FINANCIAL
JOHN CONSUMER
123 MAIN STREET
ANY TOWN, USA 99999
PHONE: 999-999-9999

BALANCE SUMMARY		INTEREST CHARGE CALCULATION				
<small>Balance Summary includes all transactions</small>						
Your Annual Percentage Rate (APR) is the annual interest rate on your account.						
Open Date	Program Description	Interest Begin Date	Annual Percentage Rate (APR)	Daily Periodic Rate	Balance Subject to Interest Rate	Interest Charge
REGULAR BALANCES						
	Regular Balances		15.15% (v)	0.0004150	207.63	2.66
NEW BALANCE						278.25
<small>(1) = Variable Rate</small>						
TRANSACTIONS POSTED TO YOUR ACCOUNT						
Trans Date	Date Posted	Invoice # Reference	Program Description	Transaction Amount		
GREEN EQUIPMENT CO						
05/20/15	05/20/15	P0033320	PURCHASE SUPPLIES - TURF EQUIPMENT	106.30		
	Quantity	Unit Price	Item Total	Invoice Item Description		
	4.00 EA	25.00	100.00	MANGENWARE (BULK)	5.30	Tax
COOPERATIVE, INC						
05/20/15	05/20/15	812345	PURCHASE SUPPLIES	53.68		
	Quantity	Unit Price	Item Total	Invoice Item Description		
	1.00 RE	3.99	3.99	KURY QUOVIS	21.89	SEASONAL GRASS KILN RTU 1.1 GL
	1.00 EA	1.00 EA	1.00	25.00	2.70	Tax
	1.00 EA	1.00 EA	1.00	25.00	2.70	Tax
	Quantity	Unit Price	Item Total	Invoice Item Description		
06/14/15	06/14/15	888476	PURCHASE LP FUEL	12.63		
	Quantity	Unit Price	Item Total	Invoice Item Description		
	4.25 GAL	2.9684	11.99	LP GAS PUMP ISLAND NON HWY	0.64	Tax
PAYMENTS AND OTHER ADJUSTMENTS						
Trans Date	Date Posted	Check # Reference	Description	Transaction Amount		
06/15/15	06/15/15	123456	PAYMENT - THANK YOU	- 100.00		
FEES						
06/14/15			LATE PAYMENT FEE FROM 06/11/15	25.00		
				TOTAL FEES FOR THIS PERIOD	25.00	
INTEREST CHARGED						
06/14/15			INTEREST CHARGE ON PURCHASES	2.66		
				TOTAL INTEREST FOR THIS PERIOD	2.66	
NEW BALANCE						278.25
2015 TOTALS YEAR-TO-DATE						
				TOTAL FEES CHARGED IN 2015	25.00	
				TOTAL INTEREST CHARGED IN 2015	28.39	

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 MyJDFAccount.com. It's Free, Fast and Secure!

Where can I get additional help?



For online assistance, MyJDFAccount.com is a convenient source for answers and also provides 24-hour access to account management tools.



For additional information about your statement, contact a John Deere Financial customer service representative at 1-800-356-9033. Monday - Friday, 7 a.m. to 6 p.m. (CST), Saturdays, 8 a.m. to noon (CST).

