

Help your customers get the credit they deserve.



JOHN DEERE
FINANCIAL

Establishing Credit Limit Tip Sheet

No one gives your customers more purchasing power than John Deere Financial. John Deere Financial provides a convenient **Multi-Use Account™** for everyday and seasonal purchases. The following guidelines help you assist customers to apply for a Multi-Use Account or increase the credit limit on an existing account. All customers have a Regular Terms limit which is designed for parts, service work, and everyday essentials; the Regular Terms credit limit is required to be a minimum of \$100.00.

Agricultural customers can also have a Special Terms credit limit that is designed for buy now, pay later (often after harvest) financing for seed, crop protection and fertilizer products from local ag input providers offering deferred payment terms that enable the customer to lock in products and take advantage of any available early order discounts.

The total credit limit consists of a Regular + Special Terms credit limit.

Multi-Use Account™

Existing Preferred Customers

All agricultural customers are reviewed for up to \$250,000 in unsecured credit.

Legal Entities - a Beneficial Owner form must be completed and provided to John Deere Financial within 7 days if the increase takes the total credit limit over \$50,000. As part of the increase process, John Deere Financial will prompt the customer by email to complete the form online; the form is also readily available within the application and Merchant Toolkit.

If applicable, please also include the same information for the co-applicant, including spouse. If a partnership, Corporation, or LLC, include for both the entity and the general partners, president, owner, or managing member(s).

ACTION REQUIRED - WHAT COMBINED CREDIT LIMIT (REGULAR + SPECIAL TERMS) IS REQUESTED?

Up to \$250,000 ¹	\$250,001 - \$500,000 ¹	Over \$500,000 ¹	Over \$2,000,000 ¹
Call John Deere Financial at 1-800-433-8964 and follow the prompts for a credit limit increase.	Call John Deere Financial at 1-800-433-8964 and follow the prompts for a credit limit increase or complete, sign and submit the Increase Credit Limit Request form, and the Beneficial Owner form ² if applicable, and include the most recent year lender-prepared balance sheet with supporting schedules and the most recent year income statement (or equivalent such as schedule F).	Complete, sign and submit the Increase Credit Limit Request form, and the Beneficial Owner form ² if applicable, and include the two most recent years' lender-prepared balance sheets with supporting schedules and the two most recent years' income statements (or equivalent such as schedule F).	Complete, sign and submit the Increase Credit Limit Request form, and the Beneficial Owner form ² if applicable, and include the two most recent years' of accountant reviewed or audited financial statements.

Customers - Applying for an Account

Prospective customers will need to complete an Agricultural, Commercial & Governmental Use application. **Encourage use of the Customer Online Credit Application (OCA) vs paper. The mobile friendly OCA enables customers to upload required documentation which includes the Beneficial Owner form (form for Legal Entities to complete).**

All Agricultural customers will be reviewed for up to \$250,000 in unsecured credit when they submit an application. Qualifying customers will be assigned both a Regular and Special Terms credit limit to take full advantage of all the benefits of their Multi-Use Account. A Special Terms limit is typically used for larger seasonal purchases with deferred payments, often until after harvest.

The customer's total credit limit consists of a Regular and Special Terms credit limit³; the Regular credit limit is required to be a minimum of \$100.00.

The Beneficial Owners form is not required for application review but must be completed and sent to John Deere Financial within seven days to ensure continued purchasing ability.

If applicable, also include the same information for the co-applicant, including spouse. If a partnership, Corporation, or LLC, include for both the entity and the general partners, president, owner, or managing member(s).

ACTION REQUIRED - WHAT COMBINED CREDIT LIMIT (REGULAR + SPECIAL TERMS) IS REQUESTED?

Up to \$250,000 ¹	\$250,001 - \$500,000 ¹	Over \$500,000 ¹	Over \$2,000,000 ¹
Complete Page 1 of the application and the Beneficial Owners form ² if applicable.	Complete Page 1 of the application and the Beneficial Owners form ² if applicable, and attach the most recent year lender-prepared balance sheet with supporting schedules and the most recent year income statement (or equivalent such as a schedule F).	Complete Page 1 of the application and the Beneficial Owners form ² if applicable, and include the two most recent years' lender-prepared balance sheets with supporting schedules and the two most recent income statements (or equivalent such as a schedule F).	Complete Page 1 of the application and the Beneficial Owners form ² if applicable, and include the two most recent years' accountant reviewed or audited financial statements.

Once the application is approved, the customer's account is active and ready for use.

¹John Deere Financial reserves the right to request additional information if needed.

²The Special Terms limit is not available on consumer, commercial or governmental accounts. Credit limits are subject to John Deere Financial credit approval and can be changed at any time without prior notice to the customer or the merchant.

³To help the government fight financial crime, federal regulation requires John Deere Financial to obtain, verify and record information about the beneficial owners of legal entity customers for credit needs exceeding \$50,000 or when the customer intends to fax or mail the application directly to John Deere Financial. For the purposes of Page 3 of the application, a legal entity includes a corporation, limited liability company, or other entity that is created by a filing of a public document with a Secretary of State or similar office, a general partnership, and any similar business entity formed in the United States or a foreign country. Legal entity does not include sole proprietorships, unincorporated associations, or natural persons opening accounts on their own behalf.