

Help your customers get the credit they deserve.



Legal entity business structures of Partnership, Corporation, LLC or other.

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.

Multi-Use Account

Existing Preferred Customers				
Credit Limit Requested	<p>Many John Deere Financial Preferred customers already have full access to their Multi-Use Account for both everyday and seasonal purchases. A customer's total credit limit consists of both a Regular and a Special Terms credit limit²; the Regular credit limit is required to be a minimum of \$100.00.</p> <p>Some customers may need to submit additional information to request a higher credit limit. Depending on the limit requested, customers might need to call or complete a Financial Information Update Form, which is available within the credit application link in the Merchant Toolkit at JDFMerchantService.com.</p> <p>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).</p>			
	What combined credit limit (regular and special terms) is requested?			
	Up to \$120,000 ¹	\$120,001 - \$500,000 ¹	Over \$500,000 ¹	Over \$2,000,000 ¹
Action Required	<p>Call John Deere Financial at 1-800-433-8964 and follow the prompts for a credit limit increase.</p>	<p>Call John Deere Financial at 1-800-433-8964 and follow the prompts for a credit limit increase or complete, sign and submit the Financial Information Update Form, and the Beneficial Owner Form³ 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 a schedule F).</p>	<p>Complete, sign and submit the Financial Information Update Form, the Beneficial Owner Form³ if applicable, and include the two most recent years' of lender-prepared balance sheets with supporting schedules and the two most recent years' income statements (or equivalent such as a schedule F).</p>	<p>Complete, sign and submit the Financial Information Update Form and the Beneficial Owner Form³ if applicable, and include the two most recent years' of accountant reviewed or audited financial statements.</p>

Prospective Preferred Customers				
Credit Limit Requested	<p>Prospective customers will need to complete an Agricultural, Commercial or Governmental Use Account application. Encourage use of the Customer Online Credit Application vs paper. The mobile friendly OCA enables customers to upload required documentation which includes the Beneficial Owner Form (Page 3).</p> <p>All customers will be reviewed for up to \$120,000 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.</p> <p>The customer's total credit limit consists of a Regular and Special Terms credit limit²; the Regular credit limit is required to be a minimum of \$100.00.</p> <p>Page 3 is the Beneficial Owner Form. It is not required for application review but must be completed and sent to John Deere Financial within seven days to ensure continued purchasing ability.</p> <p>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).</p>			
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Action Required	<p>Complete Page 1 of the application and Page 3 the Beneficial Owner Form, if applicable.</p>	<p>Complete Page 1, the production information of Page 2, and Page 3 of the application. Include the recent year lender-prepared balance sheet with supporting schedules and the most recent year income statement (or equivalent such as a schedule F).</p>	<p>Complete Pages 1, 2, and 3 of the application 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).</p>	<p>Complete Pages 1, 2, and 3 of the application and include the two most recent years' accountant reviewed or audited financial statements.</p>

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.

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**JOHN DEERE
FINANCIAL**

Sole Proprietor business structure, unincorporated associations or natural persons opening the account on their own behalf.

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Action Required	<p>Call John Deere Financial at 1-800-433-8964 and follow the prompts for a credit limit increase.</p>	<p>Complete, sign and submit the Financial Information Form and provide 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).</p>	<p>Complete, sign and submit the Financial Information Update Form 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).</p>	<p>Complete, sign and submit the Financial Information Update Form and include the two most recent years' accountant reviewed or audited financial statements.</p>

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Action Required	<p>Complete Page 1 of the application.</p>	<p>Complete Page 1 and the production information on Page 2 of the application. Include the recent year lender-prepared balance sheet with supporting schedules and the most recent year income statement (or equivalent such as a schedule F).</p>	<p>Complete Pages 1 and 2 of the application 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).</p>	<p>Complete Pages 1 and 2 of the application and include the two most recent years' accountant reviewed or audited financial statements.</p>

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Multi-Use Accounts are a service of John Deere Financial, f.s.b.

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