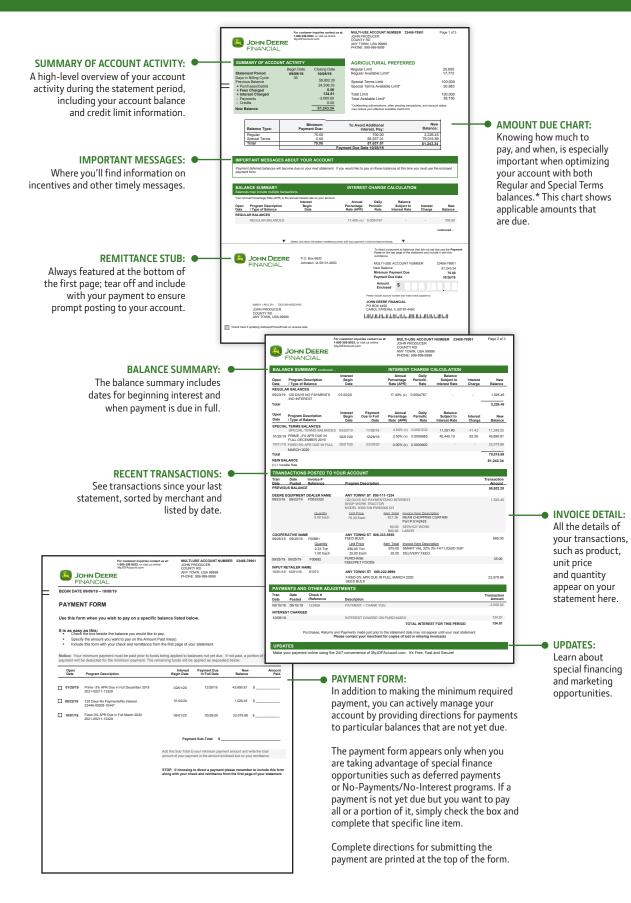
# **UNDERSTANDING YOUR STATEMENT**



## GUIDE TO CUSTOMER STATEMENT FREQUENTLY ASKED QUESTIONS



To receive monthly electronic statement notifications by email go to MyJDFAccount.com to make the switch!

### **MAIN FEATURES:**

#### 1. WHERE CAN ACCOUNT ACTIVITY QUICKLY BE REFERENCED?

The Summary of Account Activity, featured in green shading, provides a high-level overview of the account activity during your statement period, including the new balance.

	Begin Date	Closing Date
Statement Period	09/09/19	10/08/19
Days in Billing Cycle	30	=0.000.00
Previous Balance		58,802.20
+ Purchases/Debits		24,306.33
+ Fees Charged		0.00
+ Interest Charged		134.81
- Payments		- 2,000.00
- Credits		0.00
New Balance		81,243.34

#### 2. WHERE CAN I SEE WHAT TO PAY?

Front and center is a chart showing applicable amounts due, amounts to avoid interest and your current balance, because knowing how much to pay and when is especially important when you're optimizing your account with both Regular and Special Terms balances.\*

Balance Type:	Minimum Payment Due:	To Avoid Additional Interest, Pay:	New Balance:			
Regular	70.00	700.00	2,226.45			
Special Terms	0.00	56,937.01	79,016.89			
Total	70.00	57,637.01	81,243.34			
	Payment Due Date 10/28/19					

#### 3. CAN I SEE WHEN THE INTEREST WILL -BEGIN ON MY INCENTIVE PURCHASE?

The Balance Summary includes both an Interest Begin Date and a Payment Due in Full Date when applicable, for incentive purchases.

BALANCE SUMMARY continued			INTEREST CHARGE CALCULATION					
Open Date	Program Description / Type of Balance	Interest Begin Date		Annual Percentage Rate (APR)	Daily Periodic Rate	Balance Subject to Interest Rate	Interest Charge	New Balance
REGULA	R BALANCES							
09/23/19	120 DAYS NO PAYMENTS /NO INTEREST	01/22/20		17.40% (v)	0.0004767	-		1,526.4
Total								2,226.4
Open Date	Program Description / Type of Balance	Interest Begin Date	Payment Due in Full Date	Annual Percentage Rate (APR)	Daily Periodic Rate	Balance Subject to Interest Rate	Interest Charge	New Balance
SPECIAL	SPECIAL TERMS BALANCES	03/20/19	11/28/19	4.50% (v)	0.0001233	11,201.40	41.42	11,246.2
01/25/19	PRIME -3% APR DUE IN FULL DECEMBER 2019	02/01/20	12/28/19	2.50% (v)	0.0000685	45,445.10	93.39	45,690.81
10/01/19	FIXED 0% APR DUE IN FULL MARCH 2020	05/01/20	03/28/20	0.00% (v)	0.0000000			22,079.88
Total								79,016.81
NEW BA	LANCE							81,243,34

#### 4. DOES THE PAYMENT REMITTANCE NEED TO BE SENT WHEN USING THE PAYMENT FORM?

Yes, please use both. To direct a payment to balances that are not yet due, use the Payment Form on the last page of the statement and include it with the detached remittance stub.

Please remember to include your minimum required payment.

#### 5. 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 or Payment Form, 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).

\*Preferred agricultural accounts only.

