



JOHN DEERE
FINANCIAL



FINGERTIPS FACTS

The **Multi-Use Account™** is designed to offer financing flexibility for all customer types. For detailed information, visit the Operating Procedures at **Deere.com/Toolkit** (Merchant Toolkit).

	Regular Terms	Special Terms
Account Use Type	(All) Consumer, Commercial, Governmental, Agricultural.	Ag Preferred Only.
Eligible Products ¹	(All) Parts, Service, Equipment Inspections, Fuel, Feed, Equine, Home or Workshop General Supplies...	(Crop Inputs) Seed, Herbicide, Insecticide, Pesticide, Fertilizer, Application Costs, Feed.
Incentives	(All) are 30-Day interest free when the regular balance is paid in full each month. No-Payments/No-Interest (NPNI) is an option available at added cost to merchant.	Low-rate & NPNI financing for large seasonal crop input purchases with buy now, pay in full later terms tied to their production cycle. May be an added cost to merchant.
Incentives and Costs	R-12 based on sales volume.	Rates will vary based on plan and product being sold.
Customer Terms	Variable interest rate at Prime (Base Rate) plus: 11.9% APR for Preferred Accounts.	Terms will vary by the selected or created incentive.
Payment Terms	Minimum monthly payment the greater of either \$25 or 10% of account balance. Governmental accounts receive 60-Day Due in Full (DIF) terms automatically.	Following the incentive period, pay in full or revolve at payment terms the same as those for regular transactions.

¹Ineligible products include: cash advances, down payments, split financing arrangements, third-party transactions, customer transactions greater than sixty (60) calendar days old with the exception of seed, firearms, licensed/titled motorized vehicles, purchases by merchant for their own business, snowmobiles, warranty claims and any surcharge or other fee charged to the customer for using financing offered by John Deere Financial.

	Questions Concerning	Hours
Interactive Voice Response (IVR) 800-255-5127 Merchant 800-356-9033 Customer	Customer account balance and payment information.	Available 24 hours a day.
Large Credit Team JDFLargeCredit@JohnDeere.com 800-526-4967	Credit requests over \$250,000.	
Contact Center 800-255-5127 800-439-5430 (Fax)	Daily operating procedures, web reports, batch processing, funding incentive programs and discount fees.	7 a.m. to 6 p.m. CST, Monday to Friday 8 a.m. to Noon CST, Saturday

APPLICATION

Online Credit App (OCA)



An applicant digitally uploads documents during the application process. They have the option to verify their ID online or can call 888-277-1211.

Applicant receives automatic email updates on the status of their application.

New applicants access the OCA at **Deere.com/applmultiuseaccount** or your website.

The electronic transmittal sheet – fax cover sheet, can be used to document the applicant's identity for your records. Retain a copy of the customer's application for your records.

Phone: 800-433-8964

Fax: 800-732-0251

Enter: Within Merchant Toolkit **Deere.com/Toolkit**

Mail: John Deere Financial, P.O. Box 5328, Madison, WI 53705-9605

CUSTOMER RESOURCES

Online Account Management



MyFinancialAccounts.Deere.com

Access account information, make a payment, retrieve year-end interest information, view statements and current transactions.



Customers can download the My Financial Accounts (MyFA) mobile app for easy access to information for all of their John Deere Financial Accounts.

Account Benefits



MyMultiUseAccount.com

Website showcasing the full value of having a Multi-Use Account with easy access to the log-in, apply now OCA, merchant locator, crop input finance site and the crop input finance calculator. Check out the Celebration page with 50th anniversary testimonials.



The Multi-Use Account mobile app gives customers easy access to countless tools and digital resources while on the go. Each of the items listed below are at their fingertips 24/7.

Crop Input Finance

InputFinance.com

Customers search for crop input finance programs available to potentially save thousands of dollars.

Crop Input Calculator

InputFinanceCalc.com

Using John Deere Financial could save your customer thousands of dollars and lower their cost per acre when compared to their operating line of credit.

Merchant Locator

Preferred Multi-Use Account customers can use their account at any of the 9,000 John Deere dealer and agribusiness retail locations nationwide.