

EXPLANATION OF INTEREST CHARGE CALCULATION

For Personal Use Accounts, the following explanations apply:

We figure Interest Charge, if any, on your Account by applying the applicable periodic rates shown on the reverse side to the "Balance Subject to Interest Rate" of your purchases including current transactions, during the current billing cycle.

To get the "Balance Subject to Interest Rate", we take the beginning balance of your purchases each day, starting with any Previous Balance outstanding on the first day of the monthly billing cycle, add any new purchases and debits (other than late payment fees), and subtract any payments or credits. This gives us the daily balances. Unless we elect to use a later date, purchases are added to the daily balance as of the date of purchase. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Balance Subject to Interest Rate". We then multiply that amount by the number of days in the billing cycle and the applicable daily periodic rates to get the interest charge.

The "Balance Subject to Interest Rate" may exceed the Previous Balance and purchases if special promotions, expired grace periods or late posting of payments cause Interest Charges from the prior billing cycle to be assessed. The Daily Periodic Rate(s) and the ANNUAL PERCENTAGE RATE(S) are variable rates and may vary from time to time.

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us on a separate sheet of paper as soon as possible at John Deere Financial, PO BOX 5327, Madison, WI 53705-0327.

In addition to the minimum required payment, you may pay any or all of the remaining unpaid balance at any time without incurring an additional charge for prepayment.

You may make a payment on your account, using our Direct Pay automated telephone payment system, by calling our customer service department. By using this payment service, you authorize us to do a single ACH debit transaction to your bank account. You will need specific account information and your five-digit zip code to access the system. You may also go to MyJDFAccount.com to manage your account and make payments on-line.

In your letter, please provide the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- The invoice number of the purchase.
- If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing (or electronically). You may call the Customer Service Department at 1-800-541-2969, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received it. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question or report you as delinquent.
- The charge in question may remain on your statement and we may continue to charge interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- *If we made a mistake:* You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees.

Your Rights if You Are Dissatisfied With Your Credit Card Purchases

(Personal Use Accounts Only)

If you are dissatisfied with the goods or services that you have purchased with your credit card and you have tried in good faith to correct the problem with the dealer, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase.
3. You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us [in writing](mailto:inwriting@jdf.com) (or electronically) at John Deere Financial, PO BOX 5327, Madison, WI 53705-0327. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision.

Customer Service
1-800-541-2969
1-800-732-0260 Fax Number
MyJDFAccount.com

Billing Inquiry
John Deere Financial
PO BOX 5327
Madison, WI 53705-0327

Payment Address
John Deere Financial
PO BOX 4450
Carol Stream, IL 60197-4450