

BUILDING TOGETHER

We know you've got a lot on your plate. So it's good to know you can rely on John Deere Financial when you need to. We provide much more than flexible financing solutions for equipment, parts, and service. We want to earn your trust and build a long-term relationship for success.

At John Deere Financial, we know construction equipment. We know how it's used, and what it means to you and your contracting company. And we're committed to making sure your financing works as hard and reliably for you as your equipment does — to consistently meet your needs.

With John Deere Financial, you get a finance company that's part of the same company that builds the equipment you count on. That unique relationship helps us understand your business, and the challenges you face in the contracting industry.

LET'S BUILD TOGETHER.



**Talk to your dealer today or
run the numbers yourself and
apply for credit at**

► [JohnDeereFinancial.com/FinancialSolutions](https://www.JohnDeereFinancial.com/FinancialSolutions)

Just like choosing options on your John Deere equipment, you can tailor your financing to fit your company and operation. Use our handy John Deere Financial calculator to get an estimate of your equipment payment amount.

www.Calculator.Deere.com

POWER YOUR BUSINESS

**WITH FLEXIBLE JOHN DEERE
LEASE OPTIONS.**

* Subject to credit approval. Consult your tax advisor.
** Review and certification by your legal counsel may also be required.

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When your workload changes faster than your equipment budget, keep your construction project on track with John Deere lease options.

Every worksite and every business is unique. Just like yours. It's always changing. That's why you need options to power your business that are as flexible as you are.

That's where John Deere Financial comes in. We have a wide range of finance solutions that keep you rolling ahead. One of those is leasing a new John Deere. If you haven't considered it before, a lease could be just the tool you need.



CONSIDER THE BUSINESS-BUILDING BENEFITS OF A LEASE.

A lease from John Deere Financial is a low-cost, low-risk alternative to buying your equipment outright or taking on an installment loan.

Want to lower your monthly equipment costs? Have a specialized, short-term job you need equipment for? Looking for a way to run with the latest capabilities? We'll help you find lease options that make sense for you, including leases with \$1.00 buyouts or balloon payments at the end of the term to lower your payments. Plus, all leases can be structured with terms from 12 to 60 months.

- **Free up cash** — Low initial cash outlay compared to an outright purchase or installment loan.
- **Make lower monthly payments** — Low payments to match your cash flow requirements and budgetary needs.
- **Get the latest technology** — At the end of your lease, you can return your equipment and lease a new model to put new technology to work for you to continually take advantage of more capable and efficient machinery.
- **Choose your payments** — Convenient payment schedules give you the flexibility to choose from monthly, quarterly, semi-annual, or annual payments. Skip payments are also available.
- **Schedule equipment replacement** — With its defined term, leasing helps you schedule equipment replacement.
- **Adjust your fleet easily** — Master lease schedule lets you lease additional equipment under the master lease without needing to negotiate a whole new contract (only the equipment schedule needs review).
- **Get going quickly** — Fast approvals from experts in construction equipment financing. Just visit your nearest John Deere dealer, select the equipment you need, and get a quote.
- **Improve your bonding capacity** — Leased equipment does not appear on your balance sheet as either an asset or liability (consult your tax advisor). This can be very important to your future acquisition plans because it strengthens your financial ratios.
- **Lower your taxes on equipment use** — In most states, instead of paying sales tax on the full purchase price, you pay only a use tax on the monthly lease payment. If you eventually exercise the purchase options, you've deferred the sales tax until the end of the term.
- **Maximize uptime** — Newer, leased equipment means less downtime and fewer repairs.

YOU HAVE CHOICES AT THE END OF THE LEASE:



PURCHASE
the equipment



RENEW
and continue
the lease



REFINANCE
the equipment using
one of many options



RENT
the equipment



RETURN
the equipment

IS LEASING FOR YOU?

John Deere Financial offers many effective ways to finance what you need to get the job done. Leasing is definitely one of those. Here are some questions to consider as you decide if leasing is right for you.

- How long will you need the equipment?
- Do you want to own the machine at the end of the term?
- Are you interested in keeping up with the latest technology?
- Do you want to buy out early?
- Are there tax, cash flow, and financial issues you're trying to satisfy?
- Are you more concerned about the lease rate or the overall cost?
- Are you just looking for the lowest possible payment?

LEASING ADVANTAGES

- Depending on the term, less money may be required up front.
- Generally lower payments than installment loans of the same term.
- Pay for the use of the equipment, return it at lease end, or exercise your purchase option.
- Schedule equipment replacement at less cost than a cash purchase.
- Reduce downtime. Keep newer equipment with the latest technology in your fleet.
- Increase your cash flow with lower payments and generally lower up-front costs.
- Eliminate the task of disposing of used equipment.
- Possibly less expensive and more efficient option to renting equipment multiple times a year.

LOAN ADVANTAGES

- You own the equipment when you're done paying for it.
- You can depreciate the equipment.
- The equipment appears as an asset on your balance sheet.
- No hour limits for the time you use the machine.
- Build equity with installment payments.

