



## **John Deere Financial Credit**

*Effective September 1, 2024 – August 31, 2025*

Monty's Plant Food, LLC recognizes that each operation is unique. Therefore, we are offering a John Deere Financial Credit payment option to help secure your 2024/2025 crop fertility needs.

### **John Deere Financial Programs:**

#### **90 Days No Principal/No Interest:**

Variable Prime plus 11.5% APR interest after 90 days  
Final payment due December 2025  
Admin Fee 1.00%  
Offer Expires August 31, 2025

#### **120 Days No Principal/No Interest:**

Variable Prime plus 11.5% APR interest after 120 days  
Final payment due December 2025  
Admin Fee 2.00%  
Offer Expires: August 31, 2025

#### **180 Days No Principal/No Interest:**

Variable Prime plus 11.5% APR interest after 180 days  
Final payment due December 2025  
Admin Fee 4.00%  
Offer Expires: June 30, 2025

#### **Prime Plus 2% APR Due December 2025:**

Variable Prime plus 2.00% APR interest  
Final payment due December 2025  
Admin Fee 0.50%  
Offer Expires: August 31, 2025

#### **Prime Plus 2% APR Due July 2025:**

Variable Prime plus 2.00% APR interest  
Final payment due July 2025  
Admin Fee 0.00%  
Offer Expires: May 31, 2025

#### **Prime Plus 3.4% APR Due December 2025:**

Variable Prime plus 3.40% APR interest  
Final payment due July 2025  
Admin Fee 0.00%  
Offer Expires: August 31, 2025

#### **Regular Purchase:**

Regular John Deere Financial Interest Rates Apply  
Regular John Deere Financial Due Dates Apply  
Admin Fee 0.00%



**Requirements:** Customer is required to submit a signed Invoice Disclosure Agreement, and a copy of the grower's invoice(s) to match the total being financed on the Invoice Disclosure Agreement. Only Monty's Plant Food products qualify. John Deere Finance Invoice Disclosure Agreements must be submitted prior to shipment of order for orders requiring prepayment.

**Payment:** Payment will be charged to the grower's John Deere Financial Credit account at the time of submission of Invoice Disclosure Agreement and grower's invoice. John Deere Financial Credit funds will be applied to the Grower's Monty's Plant Food, LLC account paying the noted invoices and/or orders.

**JDF Requirements:** John Deere Financial requires submission of Invoice Disclosure Agreement and grower's invoice no later than 60 days from the delivery or invoice date, whichever is soonest.

The minimum amount for John Deere Financing is \$1,000.

**Payment Procedures:**

- To take advantage of this opportunity, an Invoice Disclosure Agreement is to be completed and signed, and a copy of the grower's invoice(s) are to be provided.
- Send information to: [montys.customer@montysplantfood.com](mailto:montys.customer@montysplantfood.com)
- Process Invoice Disclosure Agreement
- Funds applied to invoices and/or orders on the account for the Grower listed on the Invoice Disclosure Agreement.



**JOHN DEERE**  
FINANCIAL

INVOICE - DISCLOSURE AGREEMENT



To: Monty's Plant Food, LLC C/O: Accounting Ph. #: 502-676-5524  
E-mail Address – montys.customer@montysplantfood.com

Date: \_\_\_\_\_

From: Dealer Name

Telephone \_\_\_\_\_ Invoice # \_\_\_\_\_

Print Customer Name \_\_\_\_\_

Customer Address \_\_\_\_\_

Verified Customer Identification – Driver's License (first time applicants only)

Customer Phone # \_\_\_\_\_

Multi-use Acct # \_\_\_\_\_

Product Description \_\_\_\_\_

Product Quantity \_\_\_\_\_ Product Price \$ \_\_\_\_\_

Amount Financed \$ \_\_\_\_\_

Options

- John Deere Financial – 120 Days NPNI fb Prime + 11.5% APR – Full payment due by December 2025
- John Deere Financial – 180 Days NPNI fb Prime + 11.5% APR – Full Payment due by December 2025
- John Deere Financial – 90 Days NPNI fb Prime + 11.5% APR – Full payment due by December 2025
- John Deere Financial – Prime +2% APR – Full payment due by July 2025
- John Deere Financial - Prime + 3.4% APR – Full payment due by December 2025
- John Deere Financial - Regular Purchase

Variable interest rate, if applicable, will be assessed on a Special Terms transaction from the date of the purchase, which may be prior to delivery or receipt of merchandise. At no time will the interest rate fall below 0% APR.

Balances on Special Terms transactions, plus any accrued interest and other charges, is due in full on the customer's December 2025 John Deere Financial Multi-use Account statement's payment due date.

In the event that this is determined to be a Bridge Financing transaction, the pending transaction will be accepted and posted to your Multi-Use Account once you make a payment that opens up sufficient credit limit or you request and receive approval for a credit limit increase to accommodate the pending transaction. Please be sure to remit payment on your account on a timely basis and keep your credit in good standing or this pending transaction could be canceled. This is not a commitment to lend. John Deere Financial will mail you a letter with additional details regarding this pending transaction.

If you fail to pay the balance on or before the due date, interest will be assessed thereafter as described in the John Deere Financial Multi-use Account Credit Agreement.

The financing of this transaction is subject to the terms of the Multi-use Account Credit Agreement. Customer agrees that the approval or use of the Special Terms Limit may cause the Regular Credit Limit for regular transactions to be reduced by as much as the Special Terms transaction amount.

Customer Signature: \_\_\_\_\_ Date: \_\_\_\_\_