



2024-2025

JOHN DEERE FINANCIAL GROWER FINANCING

APPLICATION DATES	BREVANT® SEEDS TERMS
09.01.24 - 01.15.25	No-Interest/No-Payment until August 1, 2025 followed by Prime % APR ¹
01.16.25 - 06.20.25	Fixed 4.9% APR²

ADDITIONAL INFORMATION FOR SPECIAL PROMOTIONS TRANSACTIONS:

- Minimum initial purchase of \$7,500 of Brevant seeds.
- Due in full on the customer's November 2025 **Multi-Use Account™** statement due date.
- Principal balance and all other accrued interest and finance charges associated with the special terms finance transactions are due in full by the customer statement due date as described above.
- Promotional transactions are subject to John Deere Financial approval and merchant participation.
- If the customer fails to pay the balance by the due date reflected on the statement, the Annual Percentage Rate (APR)** applicable to the Account will apply to this purchase.



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DETAILS AND REQUIREMENTS:

1. Participating purchases include Brevant® brand products distributed by Brevant seeds through authorized Brevant seeds retailers.
2. Participating products will only be considered for discount calculations if reported via point of sale (POS) from an authorized Brevant seeds retailer and invoiced between September 1, 2024 and August 31, 2025.
3. Corteva Agriscience reserves the right to audit grower purchases and use of Corteva Agriscience and Brevant® seeds products on their owned or rented acres.
4. Accounts with balances from the 2023-24 program that are not paid in full by November 20, 2024, (Rabo AgriFinance participants) or November statement due date (JDF participants) or by December 1, 2024 (TruChoice® participants) cannot qualify for 2024-25 financing programs active between August 1, 2024, and November 20, 2025. Once overdue balances are paid in full, growers may participate in the program active at that time.
5. Participants have ten (10) business days after application date to provide any additional information required by the finance provider and continue to participate in the program active at the application date. Incomplete applications after ten (10) business days will participate in the program active at time of application completion.
6. All discount information provided by Corteva Agriscience regarding individual program earnings is a good faith estimate of total earnings potential. Actual total program earnings and payments will be calculated by Corteva Agriscience in its sole discretion.
7. For seed containing insect-protection traits, grower must be in full compliance with all the IRM requirements relating to the product. Acres NOT in compliance will not qualify for discount.
8. No purchases of seed will qualify under this program unless the grower has signed a valid Technology Use Agreement with the technology provider prior to planting.
9. Where permitted by law, Corteva Agriscience reserves the right to deduct from program payments any amounts due to Corteva Agriscience Crop Protection, Corteva Agriscience Seed Applied Technology, Brevant® seeds and/or their affiliates.
10. Corteva Agriscience Crop Protection, Corteva Agriscience Seed Applied Technology, and Brevant seeds reserves the right to modify or terminate this program at any time without notice. Participation by growers in this program is voluntary and is not required in order to purchase Corteva Agriscience or Brevant seeds products.

* The line of credit must be approved, the seed order committed, and finance plan information submitted by the above application deadline dates to receive the corresponding interest rate. All financing programs are due on the customer's November 2024 Multi-Use Account statement due date.

** APR Standard Terms = Prime + 11.9%

¹ Offer valid on qualifying purchases made 01 September 2024 to 15 January 2025. Offer limited to Multi-Use Account agricultural customers with an available Special Terms limit. Subject to the Multi-Use Account credit agreement and approval. After promotional period, interest will begin to accrue at Prime % APR until November 2025, when the entire transaction amount and accrued interest are due in full. Regular Multi-Use Account rates will apply that date. Prime Rate will vary with Citibank Prime Rate. Offer may be limited to qualifying products. Minimum \$7,500 purchase required. Subject to merchant participation, see your local merchant for complete details. Multi-Use Accounts are a service of John Deere Financial, f.s.b.

² Offer valid on qualifying purchases made 01 January 2025 to 20 June 2025. Offer limited to Multi-Use Account agricultural customers with an available Special Terms limit. Subject to the Multi-Use Account credit agreement and approval. Fixed 4.9% APR from the date of purchase, which may be prior to delivery, until November 2025, when the entire transaction amount and accrued interest are due in full. Regular Multi-Use Account rates will apply after that date. Offer may be limited to qualifying products. Minimum \$7,500 purchase required. Subject to merchant participation, see your local merchant for complete details. Multi-Use Accounts are a service of John Deere Financial, f.s.b.