

UNDERSTANDING YOUR STATEMENT

SUMMARY OF ACCOUNT ACTIVITY:

A high-level overview of your account activity during the statement period, including your account balance and credit limit information.

IMPORTANT MESSAGES:

Where you'll find information on incentives and other timely messages.

REMITTANCE STUB:

Always featured at the bottom of the first page; tear off and include with your payment to ensure prompt posting to your account.

BALANCE SUMMARY:

The balance summary includes dates for beginning interest and when payment is due in full.

RECENT TRANSACTIONS:

See transactions since your last statement, sorted by merchant and listed by date.

For customer inquiries contact us at: 1-800-368-8000 or visit us online: MyJDFAccount.com

MULTI-USE ACCOUNT NUMBER 23466-78901
JOHN PRODUCER
COUNTY RD
ANY TOWN, USA 99999
PHONE: 999-999-9999

JOHN DEERE FINANCIAL

BEGIN DATE 09/09/19 - 10/08/19

PAYMENT FORM

Use this form when you wish to pay on a specific balance listed below.

It is as easy as this:
 • Check the box beside the balance you would like to pay.
 • Specify the amount you want to pay on the Amount Paid line(s).
 • Include this form with your check and remittance from the first page of your statement.

Notes: Your minimum payment must be paid prior to funds being applied to balances not yet due. If not paid, a portion of payment will be deducted for the minimum payment. The remaining funds will be applied as requested below.

Open Date	Program Description	Interest Begin Date	Payment Due In Full Date	New Balance	Amount Paid
<input type="checkbox"/> 01/25/19	Prime -3% APR Due in Full December 2019 2021-02/11-13/20	02/01/20	12/28/19	45,690.81	\$ _____
<input type="checkbox"/> 09/29/19	120 Days No Payments/No Interest 22446-00208-10447	01/22/20		1,526.45	\$ _____
<input type="checkbox"/> 10/01/19	Fixed 0% APR Due in Full March 2020 2021-02/11-13/20	05/01/20	03/28/20	22,079.88	\$ _____
Payment Sub-Total				\$ _____	

Add this Sub-Total to your minimum payment amount and write the total amount of your payment in the amount enclosed box on your remittance.

STOP: If choosing to direct a payment please remember to include this form along with your check and remittance from the first page of your statement.

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MULTI-USE ACCOUNT NUMBER 23466-78901
JOHN PRODUCER
COUNTY RD
ANY TOWN, USA 99999
PHONE: 999-999-9999

JOHN DEERE FINANCIAL

SUMMARY OF ACCOUNT ACTIVITY

Statement Period	Begin Date	Closing Date
Days in Billing Cycle	09/09/19	10/08/19
Previous Balance		58,902.20
+ Purchases/Debits		24,306.33
+ Fees Charged		0.00
+ Interest Charged		134.49
- Payments		-2,000.00
- Credits		0.00
New Balance		81,243.34

AGRICULTURAL PREFERRED

Regular Limit	20,000
Regular Available Limit*	17,773
Special Terms Limit	100,000
Special Terms Available Limit*	20,983
Total Limit	120,000
Total Available Limit*	38,756

*Outstanding authorizations, other pending transactions, and account status may reduce your effective available credit limit.

AMOUNT DUE CHART: Knowing how much to pay, and when, is especially important when optimizing your account with both Regular and Special Terms balances.* This chart shows applicable amounts that are due.

Balance Type:	Minimum Payment Due:	To Avoid Additional Interest, Pay:	New Balance:
Regular	70.00	100.00	2,228.00
Special Terms	0.00	56,937.01	70,016.89
Total	70.00	57,037.01	81,243.34

Payment Due Date 10/28/19

IMPORTANT MESSAGES ABOUT YOUR ACCOUNT

Payment deferred balances will become due on your next statement. If you would like to pay on these balances at this time you must use the enclosed payment form.

BALANCE SUMMARY

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Open Date	Program Description	Interest Begin Date	Annual Percentage Rate (APR)	Daily Periodic Rate	Balance Subject to Interest Rate	Interest Charge	New Balance
REGULAR BALANCES							
	REGULAR BALANCES		17.40% (v)	0.0004767	-	-	700.00

INTEREST CHARGE CALCULATION

To direct a payment to balances that are not yet due use the Payment Form on the last page of the statement and include it with the remittance.

JOHN DEERE FINANCIAL
P.O. Box 6800
Johnston, IA 50131-6800

MULTI-USE ACCOUNT NUMBER 23466-78901
New Balance 81,243.34
Minimum Payment Due 70.00
Payment Due Date 10/28/19

Amount Enclosed \$ _____

JOHN DEERE FINANCIAL
PO BOX 4410
CAROL STREAM, IL 60197-4450

For customer inquiries contact us at: 1-800-368-8000 or visit us online: MyJDFAccount.com

MULTI-USE ACCOUNT NUMBER 23466-78901
JOHN PRODUCER
COUNTY RD
ANY TOWN, USA 99999
PHONE: 999-999-9999

JOHN DEERE FINANCIAL

BALANCE SUMMARY continued

Open Date	Program Description	Interest Begin Date	Annual Percentage Rate (APR)	Daily Periodic Rate	Balance Subject to Interest Rate	Interest Charge	New Balance
REGULAR BALANCES							
09/23/19	120 DAYS NO PAYMENTS NO INTEREST	01/22/20	17.40% (v)	0.0004767	-	-	1,526.45
SPECIAL TERMS BALANCES							
03/29/19	PRIME -3% APR DUE IN FULL DECEMBER 2019	11/29/19	4.50% (v)	0.0012333	11,261.40	41.42	11,342.20
01/25/19	PRIME -3% APR DUE IN FULL DECEMBER 2019	02/01/20	2.50% (v)	0.0006885	45,446.10	\$3.39	45,990.81
10/01/19	Fixed 0% APR DUE IN FULL MARCH 2020	05/01/20	0.00% (v)	0.0000000	-	-	22,079.88
Total							
							79,616.89
New Balance							81,243.34

(v) = Variable Rate

TRANSACTIONS POSTED TO YOUR ACCOUNT

Tran Date	Posted Reference	Program Description	Transaction Amount
PREVIOUS BALANCE			
			88,602.20
DEERE EQUIPMENT DEALER NAME			
09/23/19	09/23/19	F0033320 ANY TOWN ST 608-111-1234 120 DAYS NO PAYMENTS/NO INTEREST SRIFF HARROW TRACTOR MODEL I800 S/N RWB5000123	1,526.45
		Unit Price 78.00 Each Item Total 78.00	
		Invoice Item Description REAR CHOPPING CURTAIN Part # 9142425	
		60.00 SERVICE WORK	
		840.00 LABOR	
COOPERATIVE NAME			
09/25/19	09/25/19	F00881 ANY TOWN ST 608-333-9999 FEED BULK	665.00
		Unit Price 2.33 740 Item Total 233.74	
		1.00 Each 25.00	
		25.00 DELIVERY FEED	
INPUT RETAILER NAME			
09/25/19	09/25/19	F00882 PURCHASE FEEDPST F0085	35.00
PAYMENTS AND OTHER ADJUSTMENTS			
09/15/19	09/15/19	123456 PAYMENT - THANK YOU	-2,000.00
INTEREST CHARGED			
10/08/19		INTEREST CHARGE ON PURCHASES	134.81
			TOTAL INTEREST FOR THIS PERIOD 134.81

Purchases, Returns and Payments made just prior to the statement date may not appear until your next statement. Please contact your merchant for copies of lost or missing invoices.

UPDATES: Learn about special financing and marketing opportunities.

Make your payment online using the 24/7 convenience of MyJDFAccount.com. It's Free, Fast and Secure!

PAYMENT FORM:

In addition to making the minimum required payment, you can actively manage your account by providing directions for payments to particular balances that are not yet due.

The payment form appears only when you are taking advantage of special finance opportunities such as deferred payments or No-Payments/No-Interest programs. If a payment is not yet due but you want to pay all or a portion of it, simply check the box and complete that specific line item.

Complete directions for submitting the payment are printed at the top of the form.

GUIDE TO CUSTOMER STATEMENT FREQUENTLY ASKED QUESTIONS



To receive monthly electronic statement notifications by email go to MyJDFAccount.com to make the switch!

MAIN FEATURES:

1. WHERE CAN ACCOUNT ACTIVITY QUICKLY BE REFERENCED?

The Summary of Account Activity, featured in green shading, provides a high-level overview of the account activity during your statement period, including the new balance.

SUMMARY OF ACCOUNT ACTIVITY		
	Begin Date	Closing Date
Statement Period	09/09/19	10/08/19
Days in Billing Cycle	30	
Previous Balance		58,802.20
+ Purchases/Debits		24,306.33
+ Fees Charged		0.00
+ Interest Charged		134.81
- Payments		-2,000.00
- Credits		0.00
New Balance		81,243.34

2. WHERE CAN I SEE WHAT TO PAY?

Front and center is a chart showing applicable amounts due, amounts to avoid interest and your current balance, because knowing how much to pay and when is especially important when you're optimizing your account with both Regular and Special Terms balances.*

Balance Type:	Minimum Payment Due:	To Avoid Additional Interest, Pay:	New Balance:
Regular	70.00	700.00	2,226.45
Special Terms	0.00	56,937.01	79,016.89
Total	70.00	57,637.01	81,243.34

Payment Due Date 10/28/19

3. CAN I SEE WHEN THE INTEREST WILL BEGIN ON MY INCENTIVE PURCHASE?

The Balance Summary includes both an Interest Begin Date and a Payment Due in Full Date when applicable, for incentive purchases.

BALANCE SUMMARY <i>continued...</i>			INTEREST CHARGE CALCULATION				
Open Date	Program Description / Type of Balance	Interest Begin Date	Annual Percentage Rate (APR)	Daily Periodic Rate	Balance Subject to Interest Rate	Interest Charge	New Balance
REGULAR BALANCES							
09/23/19	120 DAYS NO PAYMENTS NO INTEREST	01/22/20	17.40% (v)	0.0004767	-	-	1,526.45
Total							2,226.45
SPECIAL TERMS BALANCES							
01/25/19	PRIME - 3% APR DUE IN FULL DECEMBER 2019	03/20/19	4.50% (v)	0.0001233	11,201.40	41.42	11,246.20
10/01/19	FIXED 0% APR DUE IN FULL MARCH 2020	05/01/20	0.00% (v)	0.0000000	45,445.10	93.39	45,690.81
Total							79,016.89
NEW BALANCE							81,243.34

4. DOES THE PAYMENT REMITTANCE NEED TO BE SENT WHEN USING THE PAYMENT FORM?

Yes, please use both. To direct a payment to balances that are not yet due, use the Payment Form on the last page of the statement and include it with the detached remittance stub.

Please remember to include your minimum required payment.

5. WHERE CAN I GET ADDITIONAL HELP?



For online assistance, MyJDFAccount.com is a convenient source for answers and also provides 24-hour access to account management tools.



For additional information about your statement or Payment Form, contact a John Deere Financial customer service representative at 1-800-356-9033. Monday - Friday, 7 a.m. to 6 p.m. (CST), Saturdays, 8 a.m. to noon (CST).

*Preferred agricultural accounts only.