



For customer inquiries contact us at:
1-800-356-9033 or visit us online:
 MyFinancialAccounts.deere.com

MULTI-USE ACCOUNT NUMBER 12280-05908
 STEVE WINTER
 9370 CR 70
 WINDSOR, CO 80550
 PHONE: 970-686-2802

SUMMARY OF ACCOUNT ACTIVITY

	Begin Date	Closing Date
Statement Period	07/28/25	08/27/25
Days in Billing Cycle	31	
Previous Balance		34,612.53
+ Purchases/Debits		635.15
+ Fees Charged		0.00
+ Interest Charged		182.08
- Payments		- 900.00
- Credits		0.00
New Balance		34,529.76

AGRICULTURAL PREFERRED

Regular Limit	20,000
Regular Available Limit*	19,365
Special Terms Limit	100,000
Special Terms Available Limit*	66,105
Total Limit	120,000
Total Available Limit*	85,470

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

Balance Type:	Minimum Payment Due:	To Avoid Additional Interest, Pay:	New Balance:
Regular	63.52	635.15	635.15
Special Terms	0.00	33,894.61	33,894.61
Total	63.52	34,529.76	34,529.76

Payment Due Date: 09/16/25

BALANCE SUMMARY

Balances may include multiple transactions.

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

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							
	REGULAR BALANCES		19.40%(v)	0.0005315	-	-	635.15
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
SPECIAL TERMS BALANCES							
	SPECIAL TERMS BALANCES	11/14/24	6.50%(v)	0.0001781	32,983.20	182.08	33,894.61

NEW BALANCE

(v) = Variable Rate

34,529.76

▼ Detach and return the bottom remittance portion with your payment in the enclosed envelope. ▼

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 this remittance.

MULTI-USE ACCOUNT NUMBER 12280-05908
 New Balance 34,529.76
Minimum Payment Due 63.52
Payment Due Date 09/16/25



P.O. BOX 6600
 JOHNSTON, IA 50131-6600

Amount Enclosed

\$

Please include account number and make check payable to:

JOHN DEERE FINANCIAL
 PO BOX 650215
 DALLAS TX 75265-0215

----- manifest line -----

STEVE WINTER
 9370 CR 70
 WINDSOR CO 80550

Check here if updating Address/Phone/Email on reverse side.

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EXPLANATION OF INTEREST CHARGE CALCULATION

For Consumer 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 5328, Madison, WI 53705-0328. 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 1-800-356-9033, 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

(Consumer 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 merchant, 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 (or electronically) at John Deere Financial, PO Box 5328, Madison, WI 53705-0328. 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
1-800-356-9033
1-800-732-0260 Fax Number
MyFinancialAccounts.Deere.com

Billing Inquiry
John Deere Financial
PO Box 5328
Madison, WI 53705-0328

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



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 **MyFinancialAccounts.Deere.com** to manage your account and make payments on-line.

In some instances, we receive additional invoice detail from the merchant. This detail is printed directly as received in the "Transactions Posted" section of your statement. John Deere Financial did not provide and are not responsible for the content of that detail. If you have questions about the invoice detail that is printed, please contact the merchant.

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CR0315789 Litho in U.S.A. [23-10]

CHANGE OF ADDRESS OR TELEPHONE NUMBER (PLEASE PRINT)

NAME/BUSINESS NAME (LAST, FIRST, MIDDLE INITIAL)

CONTACT NAME.CO-APPLICATION (IF APPLICABLE)

MAILING ADDRESS

CITY

STATE

ZIP + 4

TELEPHONE NUMBER

EMAIL ADDRESS



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TRANSACTIONS POSTED TO YOUR ACCOUNT

Tran. Date	Date Posted	Invoice # / Reference	Program Description	Transaction Amount
PREVIOUS BALANCE				34,612.53
21ST CENTURY EQUIPMENT GREELEY			GREELEY CO 970-356-3666	
07/30/25	07/30/25	W10011	PURCHASE SHOP WORK MODEL JD 825I S/N 1M0825GSTDM060472	635.15
		<u>Quantity</u>	<u>Unit Price</u>	<u>Item Total</u>
		1.00	155.71	155.71
				0.00
				225.00
				0.00
				225.00
				24.22
				5.22

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PAYMENTS AND OTHER ADJUSTMENTS

Tran. Date	Date Posted	Check # / Reference	Description	Transaction Amount
08/14/25	08/14/25		PAYMENT - THANK YOU	- 900.00
INTEREST CHARGED				
08/27/25			INTEREST CHARGE ON PURCHASES	182.08
TOTAL INTEREST CHARGED FOR THIS PERIOD				182.08

NEW BALANCE

34,529.76

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 invoice(s).







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STATEMENT PERIOD 07/28/25 - 08/27/25

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.

Notice: Your minimum payment must be paid prior to funds being applied to balances not yet due. If not paid, a portion of your 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"/> 11/14/24	CHANNEL PRIME -1% APR DUE IN FULL NOVEMBER 2025 65309-00008-1020193	11/14/24	12/17/25	33,894.61	\$_____

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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10% OFF*

StrongBox™ Batteries

Reliable Power
Add to Cart

**Available in-store or online at Shop.Deere.com.
Limited-time discount ends September 30, 2025.**

*Receive 10% off total agreed upon purchase price before applicable taxes, shipping rates, and delivery charges on new StrongBox™ Original Equipment batteries, StrongBox™ Standard Duty batteries, and select batteries maintenance and accessories purchased from a participating John Deere dealer in the U.S. or on Shop.Deere.com between August 1, 2025, and September 30, 2025. Offer cannot be combined with any other offer and may be discontinued or modified without notice at any time. Other restrictions may apply.



