# **FLEXIBLE PAYMENT**

PowerPlan™ offers you a choice of payment terms:

- Balance Forward (Revolving) The Balance Forward account is a revolving account similar to a credit card.
  - The greater of either \$50 or 20% of your statement balance is due each month.
  - Payments are applied to the statement balance, and interest will accrue on the remaining balance.
  - Monthly activity is listed on your statement, but it is not invoice specific.
- Open Item Billing (Pay by Invoice) The Pay by Invoice account allows you to see individual dealer invoice(s) that show as "Due" on your monthly statement.
  - To pay the invoices Due, you will use the remit slip included in your statement and designate the invoice number(s) and the amount you are paying for each.
  - Any unpaid invoices will show as "Past Due" on your next statement and will have accrued interest and late fees.
  - Original invoice copies are provided by your dealership.

If you have questions about your account type, refer to your statement or call John Deere Financial customer service.

# **PAYMENTS AND STATEMENTS**

PowerPlan statements are generated monthly. Your business will fall into one of four statement cycles (ending on the 1st, 8th, 15th, or 26th of the month), which we'll determine when your account is set up. (Your statement cycle can be changed depending on your needs.)

- Payment due date is 20 days from your PowerPlan statement date.
- Finance charges accrue if the entire balance is not paid by the due date, and a late fee will be charged if the minimum payment is not received by the due date.
- Mail payments to the following addresses:

Balance Forward (Revolving) PowerPlan P.O. Box 4450 Carol Stream, IL 60197-4450

Open Item Billing (Pay by Invoice) PowerPlan OIB 21310 Network Place Chicago, IL 60673-1213

 To reach John Deere Financial Customer Service, call 800-634-9661:
 Monday – Friday: 7:30 a.m. – 5 p.m. CT



# POWER IN YOUR EQUIPMENT. POWER IN YOUR CASH FLOW.

# THERE'S ALWAYS A GOOD REASON TO HAVE POWERPLAN™

Your financial needs are unpredictable. That's why we're focused on listening to you and understanding what is most important to you: having someone you can count on to meet your changing needs and provide easy access to flexible financing throughout the good and tough times.

And that is why we offer PowerPlan.

PowerPlan reduces downtime by giving you instant purchasing power for parts, service, rentals, attachments, and more. And since PowerPlan consolidates all your transactions into a single monthly statement, it's the ideal tool for managing cash flow as well as your ownership and operating costs.

# **APPLY NOW!**

Visit with your dealer to apply for a Preferred PowerPlan Account, and start enjoying these outstanding programs and features:

## Flexible Financing Options\*

We offer a variety of PowerPlan financing terms to meet your needs on qualifying purchases. These include low-rate options, extended terms, or No-Payments/No-Interest financing on purchases of the following:

- **⊘** Parts and service
- Attachments
- *⋖* Technology
- **⊘** Rentals

# **PowerPlan**<sup>™</sup>

### Interest-Free Incentives\*

Ask your local dealer about special finance offers, including options to defer payments and interest for a time period.

## Weekly Transaction Summary Alerts

Emailed alerts summarize purchases, payments, credits, and other activity from the previous week to help you keep track of spending, due dates, and other important information.

## Online Access/Mobile App Available

You can visit **MyFinancialAccounts.deere.com** or download the MyFinancial App to your mobile device to manage your account online 24/7. You can view and print your statement, view and download a summary of your transactions, make a payment, and more.

#### National Line of Credit\*

PowerPlan can be used at any John Deere Construction & Forestry dealer nationwide.

#### Customized Credit Line\*

We'll tailor your credit line to your individual needs. Need an adjustment? Just give us a call.

### PurchaseTrak™ Annual Summary

Our online year-end summary of purchases is great for managing your ownership and operating costs and comes in handy at tax time.

#### Detailed Monthly Statements

All monthly charges are itemized by dealer and consolidated on a single statement, reducing your paperwork.

#### No Annual Fee

Plus, no interest on balances paid in full each month.

# SIGN UP TODAY FOR INSTANT PURCHASING POWER!

#### Three ways to apply:

- Apply online.
- 2 Apply at your dealership.
- 3 Call 800-634-9661.



<sup>\*</sup>Subject to John Deere Financial approval. Available for preferred customers only.