

Whether you finance your next equipment purchase with a loan or lease, **AgCountry Equipment Finance offers competitive programs to meet your needs.**

Loans:

An equipment loan is a traditional method of financing new and used equipment.

Items Financed:

- New or used ag equipment
- Bins, machine sheds
- Irrigation equipment

Terms:

- Payment schedules tailored to your operation
- Length of loan can range from 3-7 years
- Fixed or variable rates

Leases:

AgCountry retains ownership and the customer claims 100% of the lease payment as a tax deductible expense.

Items Leased:

- New or used ag equipment
- Bins, machine sheds
- Irrigation equipment

Amount Leased:

- AgCountry purchases the equipment for 100% of the cash sales price.

Terms:

- Payment schedules tailored to your operation
- Length of lease can range from 3-10 years
- Fixed or variable lease payments

Residual Buyout Option:

Customer has the option at end of the lease term to purchase the equipment for a predetermined amount of the original cash sales price.

Security:

It is the requirement of the dealership to ensure the equipment is free and clear of all liens. AgCountry owns the item being leased and files a UCC informational statement. AgCountry must be listed as loss payee and additional insured on the insurance.

