

FMC Crop Protectant Finance Program

FMC Agricultural Solutions and John Deere Financial are excited to offer your Star Retailers one of the most aggressive finance offers in the market. This finance program is easier, less complicated and covers a greater number of products than last year's program. **Use this enhanced finance offer to increase your sales and lock in crop protection purchases earlier in the season.**

This 0% finance program provides a great complement to your Star Retailer Stocking Incentive, allowing retailers to pre-sell products to growers and allowing them to earn their rebate incentive.

Growers can increase their purchasing power by taking advantage of this aggressive 0% finance offer.

This 0% finance offer provides your retailers with these benefits:

1. No cost to use the FMC finance program.
2. Gain early commitment and delay delivery.
3. Purchases are funded within 2 days, improving cash flow, with no credit or collection risk.
4. Facilitates the ability to pre-sell products to growers.

This 0% finance offer provides growers with:

1. The ability to purchase products early without interest expense.
2. A hedge against rising interest rates, with no interest charges during the term of the loan when paid by the due in full date.
3. Reduced operating costs with 0% interest.
4. Improved cash flow with flexible payment options and a line of credit that does not typically require a crop lien.

The 2017 FMC Crop Protectant Finance Program through John Deere Financial is the most aggressive that FMC has ever offered.

Program	Interest Rate	Program Dates	Minimum Initial Purchase	Eligible Products	Customer Payment Terms
Fixed 0%* APR	0%	November 1, 2016 – July 31, 2017	\$5,000	See list below	Due in full December 2017

Eligible products: Anthem® brand herbicides, Solstice® herbicide, Authority® brand herbicides, Marvel™ herbicide, Command® 3ME microencapsulated herbicide, Aim® EC herbicide, Spartan® brand herbicides, Cadet® herbicide, Preemptor® SC fungicide, Topguard® Row Crops fungicide, Topguard® Terra fungicide, Hero® insecticide, Capture® LFR® insecticide, Capture® 3RIVE 3D™ insecticide, Capture® LFR® insecticide + VGR™ Soil Amendment, Ethos® XB Insecticide/Fungicide, Mustang® Maxx insecticide

Contact your John Deere Financial Area Sales Manager for assistance or questions, including:

- Retailer sales training.
- Questions regarding the program and how it works.
- Enrolling a grower for a multi-use account.
- Assistance when making visits to growers.
- Grower meetings.
- Signing up a new retailer.
- If a grower needs to apply for an account or increase their existing credit limit; or, direct them to:
http://www.deere.com/en_US/docs/financial/usa/multiuse_apply/index.html.

Key points to share with your retailers to help sell more products with this year's finance program offer.

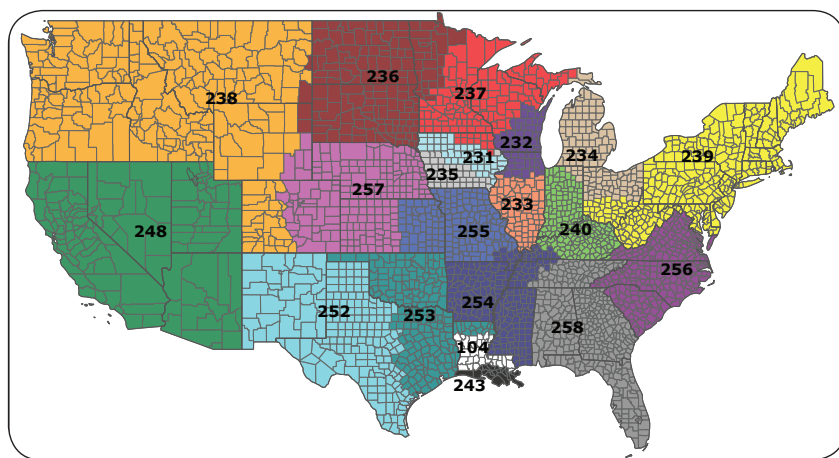
- Finance offer is one of the most competitive offers in the market.
- Simplified program - no multiple product purchase requirement.
- Competitive offers may:
 - o Require multiple product purchases.
 - o Have earlier end dates.
 - o Have less attractive interest rates.
 - o Have an earlier repayment date.

- The FMC 0% Finance Program is a season-long program.
- This year's program has more products than last year. New additions include: Preemptor® SC fungicide and Mustang® Maxx insecticide.
- Program available nationally — no geographic restrictions.
- No cost to the retailer to use the FMC 0% Finance Program.
- Lock in orders early and increase product sales.
- Retailers avoid credit and collections risk.
- Retailers receive payment in 2 business days.
- Proper positioning of the 0% Finance Program by pre-selling FMC crop protection products early to the grower can help the Retailer move inventory taken under the FMC Star Retailer Stocking Incentive.
- Remember to get to the growers EARLY! Growers typically pay off their prior year's input purchases in November and December. Generally speaking during this time the growers' credit limits will be reset and they will have greater credit availability to take advantage of the FMC 0% Finance Program. Your ideal window of opportunity runs November thru March.
- Sell early, sell often and sell the benefits of the FMC 0% Finance Program available through John Deere Financial.

Financing Facts

- Finance customers buy more products and spend more money.
- Finance customers are less likely to return products.
- 84% of large and extra-large growers say financing IMPACTS their buying decision.
- 53% of growers say finance programs incent them to BUY more product.
- Main reason growers don't use finance programs — they don't know about the program. This causes retailer dissatisfaction and possible defection.
- **John Deere Financial available special terms credit limit is more than \$17B.**

John Deere Financial Area Sales Managers



Territory	First Name	Last Name	Phone	Email
104	Kevin	Nies	(608) 821-2549	NiesKevinG@JohnDeere.com
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233	Scott	DeVriese	(217) 649-6676	DeVrieseScottA@Johndeere.com
234	Matt	Powell	(260) 205-1951	PowellMatthewC@JohnDeere.com
235	Chad	Hefel	(515) 782-3978	HefelChad@JohnDeere.com
236	Jimmy	Howard	(612) 209-1498	HowardJimmy@JohnDeere.com
237	Roger	Ries	(507) 254 3108	RiesRogerC@JohnDeere.com
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*Offer ends July 31, 2017 and is subject to approved credit on a Multi-Use Account, a service of John Deere Financial, f.s.b. For agricultural/commercial use only. Offer requires a \$5,000 minimum purchase of at least one of the qualifying products listed. After the promotional period, interest charges will begin to accrue at the regular Multi-Use Account rate. Available at participating merchants. Always read and follow label directions. Anthem ATZ herbicide, Hero insecticide, Capture LFR Insecticide, Capture 3RIVE 3D insecticide and Ethos XB Insecticide/Fungicide are Restricted Use Pesticides. VGR Soil Amendment is not a pesticide. Aim EC herbicide, Anthem brand herbicides, Authority brand herbicides, Cadet herbicide, Capture 3RIVE 3D insecticide, Capture VGR insecticide, Command 3ME herbicide, Hero insecticide, Marvel herbicide, Solstice herbicide, Spartan brand herbicides and Topguard Terra fungicide are not registered for sale or use in California. FMC, 3RIVE 3D, Aim, Anthem, Authority, Cadet, Capture, Command, Display, Ethos, LFR, Spartan, Solstice, Topguard Terra and VGR are trademarks and Investing in farming's future is a service mark of FMC Corporation or an affiliate. ©2016 FMC Corporation. All rights reserved. 10/16.