

Combine Lease Matrix

Eligible Manufacturers: Gleaner, Case IH, John Deere, Claas Lexion, New Holland

| Qualifying Age and Hours | | | | | |
|--------------------------|-----------------|--|--|--|--|
| Tractor Age | Max Start Hours | | | | |
| 1 year old | 300 | | | | |
| 2 year old | 600 | | | | |
| 3 year old | 900 | | | | |
| 4 year old | 1200 | | | | |
| 5 year old | 1500 | | | | |
| 6 year old | 1800 | | | | |

| 4WD | Term | | 24-42 | | | 48-54 | | | 60-66 | | | 72-78 | | | 84-90 | |
|------------|-------|------|-------|-----|------|-------|-----|------|-------|-----|------|-------|-----|------|-------|-----|
| | Usage | TRAC | FA | FPO |
| NEW-3YO | | | | | | | | | | | | | | | | |
| 2025-2022 | 350 | 60% | 60% | 37% | 50% | 50% | 27% | 45% | 45% | 22% | 35% | 35% | 12% | 30% | 30% | - |
| | | | | | | | | | | | | | | | | |
| USED 4-6YO | | | | | | | | | | | | | | | | |
| 2021-2019 | 350 | 40% | 40% | 17% | 35% | 35% | 12% | 30% | 30% | - | 20% | 20% | - | 15% | 15% | - |



Combine Lease Matrix

Eligible Manufacturers: Gleaner, Case IH, John Deere, Claas Lexion, New Holland

| Qualifying Age and Hours | | | | | |
|--------------------------|-----------------|--|--|--|--|
| Tractor Age | Max Start Hours | | | | |
| 1 year old | 300 | | | | |
| 2 year old | 600 | | | | |
| 3 year old | 900 | | | | |
| 4 year old | 1200 | | | | |
| 5 year old | 1500 | | | | |
| 6 year old | 1800 | | | | |

Lease Types

TRAC Lease - Customer (Lessee) guaranties the residual. At end of lease, customer may purchase, re-lease or return the equipment.

If returned and equipment is sold for less than owed, customer must make up the difference. If sold for more, customer receives the excess.

First Amendment (FA) Lease - At the end of the initial lease term, customer (lessee) may purchase the equipment or renew the lease only.

FPO (or Walk Away) Lease - At the end of the lease term, customer has the option to purchase, trade, or return the equipment to the lender subject to the return of condition addendum and hour limitations.