

## Questions and answers about the statement.

### Where can account activity quickly be referenced?

Look at the top left of the statement for a high-level summary including new balance, minimum required payment and the payment due date.

### Does the Payment Remittance need to be sent when using the Optional Payment Form?

Yes. When making an optional payment, send both forms with the check: the Payment Remittance and the Optional Payment Form. The amount filled in on the Payment Remittance should be a sum total of the monthly payment and the optional payment.

### How will I know which balance(s) can be paid using the Optional Payment Form?

The Optional Payment Form includes an itemized list of each applicable balance, listed by finance offer.

### What if the minimum required payment is not sent when using the Optional Payment Form?

If the Optional Payment Form is submitted without paying the minimum payment (found on the Payment Remittance), a portion of the optional payment will be deducted and applied to the minimum payment. Any remaining funds will be applied to the payment-deferred balances.

### Where can I find additional help?

For additional information about the statement or the Optional Payment Form, reach a Customer Service Representative at 1-800-356-9033 Monday through Friday, 6 a.m. to 7 p.m., and Saturdays, 6:30 a.m. to 2 p.m., Central Time. **MyJDFAccount.com** is also a convenient source for answers and provides 24-hour access to account management tools.

Multi-use accounts are a service of John Deere Financial, f.s.b.  
CR0313482 Litho in U.S.A. (12-02)



Guide to your monthly statement.



**JOHN DEERE**  
FINANCIAL

# Your monthly statement: more information, more control

Your multi-use account monthly statement provides clear information and is convenient to manage your operation's finances, month to month.

## Statement Period

An at-a-glance summary of key information, including New Balance and Minimum Payment Due.

JOHN DEERE FINANCIAL		For customer inquiries contact us at: 1-800-358-9033 or visit us online: www.MyJDFAccount.com		JOHN PRODUCER COUNTY RD ANY TOWN, USA 99999 PHONE: 999-999-9999	
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<b>STATEMENT PERIOD</b>	BEGIN DATE	CLOSING DATE	<b>MULTI-USE ACCOUNT NUMBER</b>	<b>23456-78901</b>	
DAYS IN BILLING CYCLE	06/02/11	07/01/11	AGRICULTURAL PREFERRED		
PREVIOUS BALANCE		19,244.83	REGULAR LIMIT	12,500	
PURCHASES/DEBITS		6,818.94	REGULAR AVAILABLE LIMIT	5,497	
FEES CHARGED		0.00	SPECIAL TERMS LIMIT	30,000	
<b>INTEREST CHARGE</b>		<b>147.73</b>	SPECIAL TERMS AVAILABLE LIMIT	14,454	
PAYMENTS		3,800.00CR	TOTAL LIMIT	42,500	
CREDITS		0.00	TOTAL AVAILABLE LIMIT	19,951	
<b>NEW BALANCE</b>		<b>22,411.50</b>			
<b>MINIMUM PAYMENT DUE</b>		<b>2,241.15</b>			
<b>PAYMENT DUE DATE</b>		<b>07/21/11</b>			

To avoid additional interest charges, pay \$22,411.50 by the Payment Due Date of: 07/21/2011.

## TRANSACTIONS POSTED TO YOUR ACCOUNT

Tran. #	Date	Invoice #	Description	Transaction Amount
<b>PREVIOUS BALANCE</b>				
				<b>19,244.83</b>
DEERE DEALER #1	SAMPLE CITY	ST 999-999-9999		
06/05/11	06/05/11	P0033320	PURCHASE SHOP WORK TRACTOR MODEL 6300 SIN RWB300Q123	1,350.04
			Quantity Unit Price Item Total Invoice Item Description	
			1.00 450.00 450.00 SHAFT CY Part# S142425	
			1.00 900.00 900.00 HOUSING FY1 Part # R142426	
INPUT RETAILER #2	SAMPLE CITY	ST 999-999-9999		
06/09/11	06/10/11	61073	PRIME -1% APR DUE IN FULL DECEMBER 2011 FERTILIZER BULK	3,911.62

continued ...

▼ Detach and return the bottom remittance portion with your payment in the enclosed envelope. Please write in black or blue ink. ▼



PO BOX 5328, MADISON WI 53705-0328

Please note Address/Phone corrections on reverse side.

Payment deferred balances may be paid early. Use the

**OPTIONAL PAYMENT FORM** and include it with this remittance

MULTI-USE ACCOUNT NUMBER 23456-78901

New Balance 22,411.50

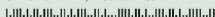
Minimum Payment Due 2,241.15

Payment Due Date 07/21/11

Amount Enclosed \$

Make check payable to John Deere Financial at the address below.

JOHN DEERE FINANCIAL  
P.O. BOX 4450  
CAROL STREAM, IL 60197-4450



## Remittance Coupon

Using this tear sheet ensures your payment is promptly posted to the account.

## Recent Transactions

Transactions since the last statement, listed by date and sorted by each merchant and dealer. Transactions also may display invoice-level detail when provided: specifics like product, unit price and quantity.

## Important Messages

Look here for information about payments and interest charges.

JOHN DEERE FINANCIAL		For customer inquiries contact us at: 1-800-358-9033 or visit us online: www.MyJDFAccount.com	
<b>INTEREST CHARGED</b>			
07/02/11		INTEREST CHARGED	
<b>NEW BALANCE</b>			
		2011 TOTAL	
		TOTAL FEES CHARGED IN	
		TOTAL INTEREST CHARGED	
Purchases, Returns and Payments made just prior to Please contact your merchant for details.			

## IMPORTANT MESSAGES ABOUT YOUR ACCOUNT

SYSTEM GENERATED MESSAGE(S) HERE

**BALANCE SUMMARY** - The Balance Summary shows the Credit Plan current balances may include multiple transactions.

Credit Plan Open Date Credit Plan Description

### REGULAR CREDIT PLANS

05/28/11 REGULAR BALANCES 60 DAYS NPNI

Regular Total

### SPECIAL TERMS CREDIT PLANS

04/10/11 NPNI UNTIL JUNE 2011 THEN PRIME +3% APR I

06/15/11 PRIME -1% APR DUE IN FULL DECEMBER 2011

Special Terms Total

## INTEREST CHARGE CALCULATION

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

Type of Balance	Annual Percentage Rate (APR)	Daily Periodic Rate
Purchases	02.25%(v)	0.0000616
Purchases	06.25%(v)	0.0001712
Purchases	15.15%(v)	0.0004151

(v) = Variable Rate

## UPDATES

MARKETING MESSAGE(S) HERE

## Balance Summary

Any transactions with deferred balances listed here. This section only a deferred balances exist, help promotional balances.

## Updates

Contains special financing opportunities and other time!



# onvenience.

nation about your account activity, making it more  
nth and season to season.

es  
n about incentives,  
harges.

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es contact us at: JOHN PRODUCER  
st us online: COUNTY RD  
any: ANY TOWN, USA 99999  
PHONE: 999-999-9999

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REST CHARGE ON PURCHASES 147.73  
TOTAL INTEREST FOR THIS PERIOD 147.73  
**22,411.50**

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011 TOTALS YEAR-TO-DATE

CHARGED IN 2011	0.00
ST CHARGED IN 2011	462.34

Just prior to the statement date may not appear until your next statement.  
merchant for copies of lost or missing invoice(s).

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**ACCOUNT**

any shows the current balance of each credit plan(s) on your account.  
transactions.

Current Balance By Credit Plan
6,643.03
212.05
<b>6,857.08</b>

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APR DUE IN FULL MARCH 2012	11,644.80
IBER 2011	3,911.62
	<b>15,556.42</b>

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rate on your account.

Daily Periodic Rate	Balance Subject to Interest Rate	Interest Charge
0.0000616	11,644.80	71.74
0.0001712	2,050.33	35.10
0.0004151	9,850.56	40.89

ffered financing terms will be  
only appears when active  
helping you keep track of

ing announcements,  
timely messages.

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For customer inquiries contact us at:  
1-800-356-8633, or visit us online:  
www.myJDFAccount.com

JOHN PRODUCER  
COUNTY RD  
ANY TOWN, USA 99999  
PHONE: 999-999-9999

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BEGIN DATE 06/02/11 – 07/01/11      MULTI-USE ACCOUNT NUMBER: 23456-78901

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**OPTIONAL PAYMENT FORM**  
Use this form only 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 payment deferred balances. If not paid, a portion of your payment will be deducted for the minimum payment. The remaining funds will be applied to the payment deferred balances.

Credit Plan Open Date	Credit Plan Description	Current Balance by Credit Plan(s)	Amount Paid
<input type="checkbox"/> 04/10/11	NPNI UNTIL JUNE 2011 THEN PRIME +3% APR DUE IN FULL MARCH 2012	11,644.80	\$ _____
<input type="checkbox"/> 05/28/11	60 DAYS NPNI	212.05	\$ _____
<input type="checkbox"/> 06/15/11	PRIME -1% APR DUE IN FULL DECEMBER 2011	3,911.62	\$ _____

**Optional 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 making an optional payment please remember to include This form along with your check and remittance from the first page of your statement.**

## Optional Payment Form

In addition to making the minimum required payment due, you can take an active role in managing your account with the Optional Payment Form. It lets you direct a payment to a particular balance not yet due. This section only appears when taking advantage of special finance opportunities such as deferred payments or No-Payments/No-Interest programs.

- If a payment is due on any deferred payment balance, a box will be checked in front of the boldfaced line item.
- If a payment is not yet due but you want to pay all or a portion of it, simply check the box and complete that specific line item.

Complete directions for submitting the optional payment are printed at the top of the form.

