# PAYMENT TERMS THAT WORK FOR YOU



**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.

Your account type is listed on your statement. To request a change to your account type you may contact your dealer or call John Deere Financial Customer Service at **800-634-9661**.

\*See the Making Payments section for all available payment options.

PowerPlan<sup>™</sup>



# WELCOME TO POWERPLAN<sup>™</sup>!

A variety of PowerPlan financing options are available to meet your needs on qualifying purchases — including low-rate options, extended terms, or No-Payment/No-Interest financing.

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

# GET 24/7 ACCESS TO DETAILED ACCOUNT INFORMATION

When you register your account online, you'll have a wealth of information available anytime. Get started by registering your account on **MyFinancialAccounts.Deere.com**. Once registered, you'll be able to:

- View and print your current PowerPlan statement.
- Make a payment online.
- View or download a summary of your transactions.
- Sign up to receive eStatements Balance Forward accounts only
  - Reduce clutter and view your statements anytime, anywhere.
  - Log in to MyFinancialAccounts.Deere.com, go to Account Services, click on Manage Electronic Statements and opt in.
- View your PurchaseTrak™ Annual Summary. This year-end summary of purchases is great for tax time and managing ownership and operating costs.

You can also securely access your account information via the MyFinancial app. To download the app, simply scan the QR code below. You can also go to the Apple Store or Google Play and search on "MyFinancial" to download the app.









### MAKING PAYMENTS

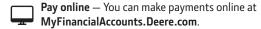
PowerPlan statements are generated monthly. Your account will fall into one of four statement cycles (ending on the 1st, 8th, 15th, or 26th of the month), which was selected based on when your account was set up.

Prefer a different statement cycle? Simply contact John Deere Financial Customer Service.

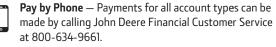
Your payment due date is 20 days from your PowerPlan statement date.

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.

The PowerPlan account is administered by John Deere Financial, so payments **should not** be submitted to your John Deere dealer. PowerPlan payments can be made in a variety of ways:



- For Balance Forward accounts, you can pay the minimum amount or enter a higher amount if you wish to pay down your account.
- For Open Item Billing accounts, you may pay the entire statement balance online.





**Mail your Payment** — Carefully review your monthly statement and follow the instructions for submitting payments to the address provided.

- For Balance Forward (Revolving)
   POWERPLAN
   P.O. Box 4450
   Carol Stream, IL 60197-4450
- For Open Item Billing (OIB) —
   (Pay by Invoice, Due in Full)
   POWERPLAN
   21310 Network Place
   Chicago, IL 60673-1213

\*For OIB, use the remit slip from your PowerPlan statement to indicate invoice numbers and payment amount for each.

## **INVOICES**

Invoices are provided by and maintained at your dealership. If you are missing a copy of an invoice, or have a question regarding a specific invoice, contact the John Deere dealer where you made the purchase.



