

Nobody knows the field better.

Farm Credit **EXPRESS**, through partnerships with participating dealers, is designed to provide you with competitive rates, flexible terms, and the convenience you are looking for in an equipment finance program. We finance new and used ag equipment ranging from combine harvesters to irrigation systems to horse trailers.

Applying for Farm Credit **EXPRESS** financing at the dealership provides you with a one-stop shopping experience. And new equipment financing allows you to take full advantage of all manufacturer cash discounts while still getting great rates and terms on your financing.

Farm Credit **EXPRESS** program advantages:

- up to 100% financing of equipment sales price
- fixed rate interest loans
- no prepayment penalties

Your participation in the Farm Credit **EXPRESS** program entitles you to membership with Farm Credit. That means you'll enjoy the benefits of our cooperative structure where you are an owner, not just a customer. Be sure to ask about our patronage program that can put money back in your pocket!*

Thank you for considering Farm Credit **EXPRESS** as a solution to your equipment financing needs. We are committed to your satisfaction and success!

*Lease transactions are not eligible for patronage.

By signature hereto, applicant(s) certifies that the information provided is true and correct. Applicant(s) authorizes the Farm Credit System lender(s)/lessor(s) considering and/or processing this application (collectively "Lender/Lessor") from time to time, to make such inquiries and gather such information as Lender/Lessor deems necessary and reasonable concerning any information provided to Lender/Lessor, authorizes Lender/Lessor to make credit inquiries, verify credit, verify employment, and obtain credit agency reports regarding applicant(s) and to provide credit information and its credit experience with applicant(s) to other creditors. The applicant(s) understands and acknowledges that Lender/Lessor and dealer may use electronic means to transmit this and any other related documents. If approved, applicant(s) authorizes funds from this loan to be distributed directly to the dealer.

The Federal Equal Credit Opportunity Act prohibits creditors discriminating against applicants on the basis of race, color, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Protection Act. The Federal Agency that administers compliance with the laws concerning Lender/Lessor is the Farm Credit Administration, 1501 Farm Credit Drive, McLean, Virginia 22102-5090.

An investigation may be made as to the credit standing of all individuals, officers, owners or partners (collectively "applicants") seeking credit in this application. The nature and scope of any investigation will be furnished to the applicant(s) upon written request made within a reasonable period of time. In the event of denied credit due to an unfavorable consumer report, applicant(s) will be advised of the reason for the adverse action and the identity of the Consumer Reporting Agency providing any report(s) and of applicant(s) rights to request a free copy of any consumer report within sixty (60) days pursuant to provisions of the Fair Credit Reporting Act. If you obtain a loan with us, we may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on any account may be reflected in applicant's credit report.

Dealer is not an agent of Lender/Lessor and has no authority to approve loans or sign legal documents on behalf of Lender/Lessor.

To help the government fight the funding of terrorism and money laundering activities, federal law requires that Lender/Lessor obtain, verify and record information that identifies each person who opens an account. When applicant(s) opens an account, Lender/Lessor will ask for your name, address, date of birth, and other information that will allow Lender/Lessor to identify any applicant(s). Lender/Lessor may also ask to see a driver's license or other identifying document(s). A corporation, partnership, trust or other legal entity may need to provide other information, such as its principal place of business, local office, employer identification number, certified articles of incorporation, government-issued business license, a partnership agreement or a trust agreement.

Fax completed application to 717.393.4472



farmcreditexpress.com

Farm Credit **EXPRESS** loans are owned and serviced by your local Farm Credit/AgCredit Association. Farm Credit **EXPRESS** is a registered service mark of MidAtlantic Farm Credit, ACA.



EASY EQUIPMENT FINANCING



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Credit Application *Required



DEALERSHIP NAME*				STORE LOCATION*				SALESPERSON*			
APPLICANT TYPE:* ☐ INDIVIDUAL/SOLE PROPRIETORSHIP ☐ CORPORATION ☐ LLC ☐ GENERAL PARTNERSHIP ☐ LIMITED PARTNERSHIP STATE OF ORGANIZATION*_____											
Business Applicant Information—Please complete section in its entirety if applicant is a legal entity											
LEGAL NAME OF BUSINESS				TAX ID NUMBER		BUSINESS PHONE		BUSINESS FAX		YEARS IN BUSINESS*	
BUSINESS ADDRESS (PRINCIPAL OFFICE/HEADQUARTERS)					CITY		STATE		ZIP		COUNTY
Individual Applicant Information OR If Business Applicant, Please Provide Information for Officers, Owners, or Partners (As Guarantors)											
APPLICANT LEGAL NAME—AS IT APPEARS ON DRIVER'S LICENSE.* (INDIVIDUAL/OFFICER/OWNER/PARTNER)						CO-APPLICANT LEGAL NAME—AS IT APPEARS ON DRIVER'S LICENSE. (INDIVIDUAL/OFFICER/OWNER/PARTNER)					
IS ANY APPLICANT (I) THE CHIEF EXECUTIVE OFFICER OR PRESIDENT OF A FARM CREDIT BANK, OR (II) AN EMPLOYEE OR DIRECTOR OF THE FARM CREDIT ADMINISTRATION?* ☐ YES ☐ NO											
APPLICANT SOCIAL SECURITY NO.* (TAXPAYER ID)			APPLICANT DATE OF BIRTH* **			CO-APPLICANT SOCIAL SECURITY NO. (TAXPAYER ID)			CO-APPLICANT DATE OF BIRTH**		
ADDRESS*						ADDRESS					
CITY*		STATE*	ZIP*	COUNTY*		CITY		STATE	ZIP	COUNTY	
HOME PHONE*		WORK PHONE		CELL PHONE		HOME PHONE		WORK PHONE		CELL PHONE	
EMAIL ADDRESS*						EMAIL ADDRESS					
YEAR BEGAN FARMING*		U.S. CITIZEN:*		ANNUAL SALARY*		YEAR BEGAN FARMING		U.S. CITIZEN:		ANNUAL SALARY	
		☐ YES ☐ NO						☐ YES ☐ NO			
IF BUSINESS APPLICANT— % OWNED		IF BUSINESS APPLICANT— TITLE/OFFICE HELD		OTHER INCOME		IF BUSINESS APPLICANT— % OWNED		IF BUSINESS APPLICANT—TITLE/ OFFICE HELD		OTHER INCOME	
Agriculture Income (Most Recent Full Year)						Type of Farming Operation					
GROSS ANNUAL FARM INCOME*						PRIMARY FARM PRODUCTS* (EXAMPLE: CROP OR LIVESTOCK)					
Transaction Information:			☐ LOAN ☐ LEASE* ♦			Equipment Description					
AMOUNT REQUESTED*		TERM (YEARS)*	RATE LOCK DAYS ☐ 30 ☐ 60 ☐ 90 ☐ EXTENDED CLOSING		RATE QUOTED	YEAR / MAKE / MODEL / SERIAL NUMBER OR VIN					
PAYMENTS ☐ MONTHLY ☐ QUARTERLY ☐ SEMI-ANNUAL ☐ ANNUAL		REPAYMENT SCHEDULE BEGINNING (MONTH)									
TRANSACTION DETAILS (SALE PRICE, TRADE DESCRIPTION, NET TRADE ALLOWANCE, PAYOFF AMOUNT, CASH DOWN PAYMENT, SALES TAX/TAGS)*											
DEALER FEE		SPECIAL PROGRAM APPLIES? ☐ YES ☐ NO		IF YES, WHAT PROGRAM?							
INSURANCE AGENT NAME						AGENT PHONE NUMBER					

NOTE: ADDITIONAL FINANCIAL INFORMATION MAY BE REQUIRED AT THE SOLE DISCRETION OF YOUR FARM CREDIT / AGCREDIT LENDER/LESSOR.

**MUST BE 18 YEARS OF AGE OR OLDER
♦ LEASING IS NOT CURRENTLY OFFERED IN PUERTO RICO

APPLICANT SIGNATURE

DATE

CO-APPLICANT SIGNATURE

DATE

DISCLOSURE INFO ON BACK PANEL.