2026
STINE FINANCING CUSTOMER JOHN DEERE MULTI-USE ACCOUNT
DISCLOSURE AGREEMENT

This document authorizes Stine Seed Company to request funds from a customer's Multi-Use account upon receipt of paperwork. Customer is bound by the terms listed here and the terms of their agreement with John Deere Financial.
To apply for a John Deere Financial Multi-Use account, go to www.MyJDFAccount.com to complete an online application.

Independent Sales Representative: ______________________________

Account Name: ______________________________ Account #: ______________

Account Phone #: ______________________________

Grower Name: ______________________________

Grower Address: ______________________________

Grower City: ______________________ State: ________ ZIP Code: ____________

Grower JD Multi-Use Account #: ______________________________

Seed Purchase Amount to be Financed (Minimum purchase $5,000): ______________________

John Deere Financial requires a copy or photograph of the customer's driver's license to be provided as proof of identification

PROGRAM OPTIONS (SELECT ONE — MUST ORDER SEED AND SUBMIT PAPERWORK TO STINE BY STATED DEADLINES TO QUALIFY):

- ☐ Fixed 0% APR; Available through Oct. 15, 2025; Due in full December 2026
- ☐ Fixed 1.9% APR; Available Oct. 16, 2025 – Dec. 15, 2025; Due in full December 2026
- ☐ Fixed 4.9% APR; Available Dec. 16, 2025 – Feb. 15, 2026; Due in full December 2026

Variable interest rate, if applicable, will be assessed on a Special Terms transaction from the date of the purchase, which may be prior to delivery or receipt of merchandise. At no time will the interest rate fall below 0% APR.

Balances on Special Terms transactions, plus any accrued interest and other charges, is due in full on the customer's December 2026 John Deere Financial Multi-Use Account statement's payment due date.

In the event that this is determined to be a Bridge Financing transaction, the pending transaction will be accepted and posted to your Multi-Use Account once you make a payment that opens up sufficient credit limit or you request and receive approval of a credit limit increase to accommodate the pending transaction. Please be sure to remit payment on your account on a timely basis and keep your credit in good standing or this pending transaction could be cancelled. This is not a commitment to lend. John Deere Financial will mail you a letter with additional details regarding this pending transaction.

If you fail to pay the balance on or before the due date, interest will be assessed thereafter as described in the John Deere Financial Multi-Use Account Credit Agreement.

The financing of this transaction is subject to the terms of the Multi-Use Account Credit Agreement. Customer agrees that the approval or use of the Special Terms Limit may cause the Regular Credit Limit for regular transactions to be reduced by as much as the Special Terms transaction amount.

Customer Signature: ______________________________ Date: ____________

Multi-Use Account is service of John Deere Financial, f.s.b. ***Email Address: salessupport@stineseed.com***