2027 FARMER FINANCING

GROW NOW, PAY LATER. FLEXIBLE FINANCING FOR PHYCOTERRA

PhycoTerra® feeds the microbes already in your soil and on your crop, so the biology you have works harder.
Now you can put it on every acre and pay for it later.

LOCK IN A LOW RATE BY BUYING EARLY

ORIGNATION WINDOW	JOHN DEERE FINANCIAL	CFA
Nov. 1, 2026 – Jan. 15, 2027	0%	0%
Jan. 16, 2027 – Mar. 31, 2027	2.9%	2.99%
Apr. 1, 2027 – Jun. 30, 2027	Prime	2.99%

WHICH LENDER FITS YOUR FARM

	JOHN DEERE FINANCIAL	CFA
Eligible products	All Products	All Products
Minimum purchase	$1,000	None
When you pay	Due in full December 2027, so you can pay after harvest.	The promotional rate runs until October 31, 2027.
Where it's offered	Nebraska, Illinois, Iowa, Indiana, Ohio, Arkansas, Washington, California and Florida.	Through approved participating retailers.
How to apply	Speak with your PhycoTerra Territory Representative Today!	Speak with your PhycoTerra Territory Representative Today!

THREE SIMPLE STEPS

1. PICK YOUR PRODUCTS

Plan your 2027 PhycoTerra program with your retailer.

2. CHOOSE A LENDER

Use the comparison above to find the best match for your farm.

3. APPLY AND BUY

Set up financing with your lender and make your purchase.

FARM FOREVER.

Financing subject to Lender approval, terms, and conditions, and approved retailer participation. See your local participating retailer for complete details. Program terms subject to change or cancellation without notice. PhycoTerra® and Farm Forever.™ are trademarks of Heliae Development, LLC.

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