



**JOHN DEERE**  
FINANCIAL


# HOW TO APPLY ONLINE FOR A **POWERPLAN™ ACCOUNT**

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The PowerPlan Online Credit Application (OCA) is a fast and easy way to get line of credit for financing all your aftermarket needs, including parts and service, attachments, technology, maintenance agreements, and rentals. Let's walk through the process!

## COMPLETING THE APPLICATION

- ▶ You can apply for a credit limit for **“Up to \$75,000”** and can potentially receive an instant approval without the need for further financials.
- ▶ If you need a larger credit limit, you can select the **“Over \$75,000”** option and will be provided the opportunity to electronically submit financial information needed to approve a higher limit. This still allows for a complete online experience.

Credit Application

### Application

- 1 Getting Started
- 2 Applicant Information
- 3 Financial Information
- 4 Summary and Review
- 5 Terms and Authorization

### Apply for a PowerPlan Account

*Please fill in the requested information.  
Those items marked with an \* are required to submit your application.*

#### Account Type

**How much credit are you applying for? \***

Up to \$75,000

Over \$75,000

**How is the business structured? \***

Sole Proprietor

Corporation - Publicly Traded

Corporation - Privately Held

General Partnership

Limited Partnership

Limited Liability Company

[Click here to apply as a Trust or Municipality](#)

**Please select a payment option that best matches your accounts payable processes: \***

Balance Forward ⓘ

Pay By Invoice ⓘ

#### Additional Items

- Release of Information
- Balance Sheet(s)
- Income Statement(s)
- Beneficial Owner's Form
- Digital Identification

Next

- ▶ When you make your credit limit selection and select your business structure, any additional items needed for the credit approval and account activation will show in the left navigation. They will be grayed out until you complete the application information and submit. You will then be provided the opportunity to complete these additional items.

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## Apply for a PowerPlan Account

Please fill in the requested information.  
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### Account Type

How much credit are you applying for? \*

- Balance Forward Payment Option:
- ...
- ...
- ...
- ...
- ...
- ...

- Balance Forward ⓘ
- Pay By Invoice ⓘ

Pay by Invoice Payment Option:

- 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 which 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.

Balance Forward Payment Option:

- 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.

Next

- ▶ Before moving on to the next screen, you must select the **billing option** that best matches your accounts payable process.
- ▶ You can select the ⓘ icon and review the description of each type in order to make the selection that is best for you.

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## Apply for a PowerPlan Account

*Please fill in the requested information.  
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### Business Information

**Organization Legal Name\*** (Do not abbreviate)

**Federal Tax ID Number\*** ⓘ

**State of Incorporation / Executive Office\***

**Business Phone Number\***

**Email Address\***

### Business Address

**Physical Street Address\***

▶ Continue moving through the application to **complete all the required information.**

**Including a co-applicant can increase the likelihood of a speedy credit approval.**

### Co-Applicant Information

**Would you like to add a co-applicant?\***

- Yes
- No

# SUBMITTING THE APPLICATION

## Application

- 1 Getting Started ✓
- 2 Applicant Information
- 3 Financial Information
- 4 Summary and Review**
- 5 Terms and Authorization

## Additional Items

- > Release of Information
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- > Digital Identification

## Apply for a PowerPlan Account

Please review the information provided and make any changes needed.

### Summary and Review

#### Account Type

**Credit Requested Amount** Over \$75,000  
**Business Structure** CORPORATION PRIVATELY HELD  
**Payment Option** Balance Forward  
[Edit Information](#)

#### Business Information

**Organization Legal Name**  
**Federal Tax ID Number**  
**State of Incorporation / Executive Office**  
**Business Phone Number**  
**Email Address**  
[Edit Information](#)

#### Business Address

**Physical Street Address**  
**County**  
**Mailing Address Same**  
[Edit Information](#)

- ▶ Once all information is entered, you will be provided a summary of your application data to review and make any needed edits. Please **review carefully** to ensure that all your information is accurate.

**Application**

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## Apply for a PowerPlan Account

Please fill in the requested information.  
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### Terms and Authorization

**Notice to Applicant:** You represent that the information given in the entire application, including all applicant names and any other information provided in this credit application is (1) true, correct, and complete, and (2) provided for the purpose of obtaining credit in an amount set forth in the credit policies and practices of John Deere Financial, f.s.b. (JDF), Deere Credit, Inc. (DCI), or John Deere Construction and Forestry Company (JDFC) (collectively referred to as "we," "us," and "our"). You hereby authorize the release to us or our designee (and any assignee or potential assignee thereof) (1) your credit information from any source including, but not limited to, your balance sheet, cash flow statements, and any income

### Terms and Conditions

**POWERPLAN™ CREDIT AGREEMENT**

**TERMINOLOGY.** In this Agreement, the words you, your, and yours mean each person and/or business entity who applies for and is granted a PowerPlan Account, including any co-applicant identified on the application, as well as any person permitted to use the Account. JDF means John Deere Financial, f.s.b., or any subsequent holder of the Account or any balances arising under the Account.

**POWERPLAN ACCOUNT.** You request a PowerPlan Account from JDF, and further authorize JDF to issue a PowerPlan Account card to each merchant from whom you may make a purchase. By applying for a Preferred Account, or by using a Merchant Authorized Account to make a purchase from a

**Primary Owner & Business Authorization\***

I am an authorized representative of the business as the primary owner of the business, have read and agree to the [TERMS & CONDITIONS](#) provided herein, understand that I am submitting this application for credit to John Deere Financial and authorize a review of my credit bureau report. I hereby certify that the information provided above is complete and correct.

Back

Submit

- ▶ Once all information is confirmed as correct, check the box to **agree to the Terms and Conditions** and then select **Submit**.

## WHAT HAPPENS AFTER THE APPLICATION IS SUBMITTED?

Once you have submitted your application, you will see a pop-up screen with further information depending on which credit limit you selected at the beginning of the application. You will also receive a follow-up email notification.

If you selected the “**Up to \$75,000**” credit limit, you will see one of the following notifications:

- ▶ **Account has been approved** – This will include your approved credit limit amount, full account number, and additional items needed to activate your account. (Please take a screenshot or write down your account number for future reference.)
- ▶ **Application currently under review** – A credit analyst will follow up with you for any additional information needed for a credit decision.
- ▶ **Application cannot be approved.**

Look for a follow-up email with this information and links to additional items that may be needed to activate your account.



### Congratulations!

Your application for a PowerPlan™ Account has been approved.

Please follow the steps below to activate your account so you may begin using at your John Deere dealer.

Approval date: **January 22, 2021**  
Approved credit limit: **\$175,000.00**  
Name on account: **John Q. Customer**  
Account number: **xxxxx-47302**

#### Activate Your PowerPlan™ Account

If you have not done so already during the application process you can easily activate your new account now.

- Activate with digital identification. Provide a valid photo ID (drivers license) by using a mobile phone with a camera to take a photo of your ID and take and submit a photo of yourself.

[Activate Account](#)

- Or, call John Deere Financial directly at 1-888-277-1211.

- Or, take a copy of this email and a valid government-issued photo ID to a John Deere dealer to get setup with your first purchase.

#### Provide Beneficial Owner's Information (What is this?)

Unless you have already uploaded this during the application process we now need to obtain and record some information on the beneficial owners of your business to meet federal government regulations. Beneficial owners include all individuals who own 25% or more of the equity interests of your business, and one individual with significant responsibility to control, manage or direct your business.

[Complete Beneficial Owner's Information](#)

This must be completed within 9 days or your account will be temporarily restricted until received.

Please have the following information available to complete this form:

- Full name of all the individuals who own 25% or more of the business.
- Social security number and date of birth for each owner.
- Full name of one individual with management responsibilities such as executive officer or senior manager, their social security number and date of birth. (A passport number can be used for non-US citizens)

We appreciate the opportunity to work with you on your financing needs.

Sincerely,

John Deere Financial

PowerPlan Accounts are a trademark of John Deere Financial, f.s.b.

**Application**

- 1 Getting Started ✓
- 2 Applicant Information ✓
- 3 Financial Information ✓
- 4 Summary & Review ✓
- 5 Terms & Authorization ✓

**Additional Items**

- ▶ Beneficial Owner's Form
- ▶ Digital Identification

### Congratulations!

Your application for a PowerPlan™ has been approved.

Regular credit limit: **\$75,000**  
Account number: 12345-67890

**To activate your account you will need to provide some additional information.**

Complete the following to protect your identity and prevent fraud:

- Beneficial Owner's Form (What is this?)** [Add Item](#)  
Information on individuals who own 25% or more of the business. Once approved, this information is required to meet federal government regulations and must be received by John Deere Financial within 9 calendar days to avoid temporary restriction.
- Digital Identification** [Add Item](#)  
Upload a copy of the primary owner's photo ID (drivers license) for security verification. If you choose not to upload your ID now you will be provided with a link and additional options.

Website confirmation screen

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Sincerely,  
John Deere Financial

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Email confirmation

### IT IS IMPORTANT TO REMEMBER:

- ▶ You must complete the **ID verification** to be able to use your approved account. Through the **Digital Identification link**, you will be guided through the process of taking a picture of your driver's license, front and back, then taking a selfie and uploading for validation.
- ▶ For legal entities, the **Beneficial Owner's Form** must be completed within nine calendar days or your account will be frozen. **Why complete the Beneficial Owners Form?**

If you selected the **“Over \$75,000”** credit limit, you will see a pop-up screen allowing you to complete the additional items needed. You will also receive a follow-up email that will include a link to complete these items.

As you select each **“Add Item,”** you will be guided through completion online.

- ▶ You will step through a **DocuSign process** for electronic Release of Information.
- ▶ You will be able to **upload balance sheet(s) and income statement(s)** and any supporting finance documents. The file types accepted include PDF, Word, Excel, JPG, Bitmap, and PNG.
- ▶ For legal entities, you will be able to complete the federally required **Beneficial Owner’s Form** and submit electronically. **Why complete the Beneficial Owners Form?**
- ▶ Finally, you will be able to digitally **validate your identification**. You will be guided through the process of taking a picture of your driver’s license, front and back, then taking a selfie and uploading for validation.

**JOHN DEERE FINANCIAL** Credit Application

**Application**

- 1 Getting Started ✓
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**Additional Items**

- ▶ Release of Information
- ▶ Balance Sheet(s)
- ▶ Income Statement(s)
- ▶ Beneficial Owner's Form
- ▶ Digital Identification

**Need Additional Information**

Thank you. We've received your application for a PowerPlan™ Account. To provide a credit decision, we need some additional information from you.

**PowerPlan Account Application**  
Additional Items Needed for Credit Decision

**Release of Information**  
Authorization for your lenders to provide financial information [Add Item](#)

**Balance Sheet(s)**  
Most recent year's lender-prepared balance sheets with supporting schedules [Add Item](#)

**Income Statement(s)**  
Most recent year's income statement or equivalent such as schedule F [Add Item](#)

**Beneficial Owner's Form (What is this?)**  
Information on individuals who own 25% or more of the business. This information is required to meet federal government regulations and must be completed within 9 calendar days or your account will be temporarily restricted until its completion. [Add Item](#)

**Digital Identification**  
Upload a copy of the primary owner's photo ID (driver's license) for security verification. [Add Item](#)

Website confirmation screen



**Thank you.**  
**Your PowerPlan™ Account application is currently under review.**

Please watch for a follow-up email from John Deere Financial with updated results.

Please use the link below to finish uploading any documents shown below that were not provided during the application process.

- **Balance Sheets** - Most recent year's lender-prepared balance sheets with supporting schedules
- **Income Statement** - Most recent year's income statement or equivalent such as schedule F
- **Release of Information** - Authorization for your bank and/or lenders to provide financial information

[Provide Additional Information](#)

**Activate Your PowerPlan™ Account**

**Digital Identification** - While awaiting a response on your application, you can help move the process forward by validating your identity. Please click on the **“Complete Online”** button below to electronically provide a photo of your valid state issued photo ID, and take a photo of yourself for security verification.

[Complete Online](#)

We appreciate the opportunity to work with you on your financing needs.

Sincerely,  
**John Deere Financial**

Email confirmation

If you do not complete these items from the initial pop-up screen, you can select the **“Provide Additional Information”** link within the follow-up email you receive. This will take you back to the page where you can add the items. You will also be provided the link to complete your digital ID verification within this email.

**All items must be completed to move the application forward for a final decision.**

**Application**

1	Getting Started	✓
2	Applicant Information	✓
3	Financial Information	✓
4	Summary & Review	✓
5	Terms & Authorization	✓

**Additional Items**

>	Release of Information	✓
>	Balance Sheet(s)	✓
>	Income Statement(s)	✓
>	Digital Identification	✓

**Applicant****Thank you. Your Balance Sheet information has been received**

We just need a few more things to provide a credit decision for your application.

**PowerPlan Account Application****Additional Items Needed for Credit Decision****Release of Information** ✓ completed

Authorization for your lenders to provide financial information

**Balance Sheets** ✓ completed

Most recent year's lender-prepared balance sheets with supporting schedules

**Income Statement** ✓ completed

Most recent year's income statement or equivalent such as schedule F

**Digital Identification** ✓ completed

Upon account approval, your photo ID (drivers license) is required to activate your PowerPlan Account.

- ▶ When all items have been successfully added, you will see "Completed" next to each item.
- ▶ Once all information is submitted, our JDF credit team will manually review and typically provide a credit decision within four hours. You will receive an email notification of the final credit decision.

***Thank you for applying with John Deere Financial and providing all needed information!***

**JOHN DEERE  
FINANCIAL**