



INSTALLMENT CREDIT PROGRAMS

**Retail Financing Available on all 2014 and Higher New and Unused
Ariens and Gravely Equipment
Effective Dates 2/1/18 - 6/30/18**

SPECIAL OFFERS

See next page for additional programs

Program	Rate	Term	Customer Origination Fee	Amount Financed
No interest until 9/1/18, No payment until 10/1/18	3.99%	48	Consumer - \$50 Commercial - \$50	Minimum - \$1,500 Maximum - \$50,000
*Example: On a 2/1/18 purchase where the Amount Financed is \$7,500, your Down Payment is \$0, no interest until 9/1/18 and no payment until 10/1/18 followed by 48 monthly payments of \$170.43 each. Interest Rate is 3.99% [APR is 3.34%]. Based on minimum bureau risk score of 660.				



SheffieldFinancial.com
800-438-8892

Sheffield now offers E-STATEMENTS!
Customers can go to our website to sign up. With E-statements and automatic draft payments, you won't ever have to worry about forgotten payments or lost statements. It helps keep your credit in good standing!

UCC filing fee may be charged. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other qualifications and restrictions may apply. Financing promotions void where prohibited. Offer subject to change without notice. Sheffield Financial is a division of Branch Banking and Trust Company. Member FDIC.



ARIENS

GRAVELLY

**Retail Financing Available
on all 2014 and Higher New and Unused
Ariens and Gravelly Equipment
Effective Dates 2/1/18 - 6/30/18**

INSTALLMENT CREDIT PROGRAMS

Program	Rate	Term	Customer Origination Fee	Amount Financed
0% for 36 Months	0%	36	Consumer - \$50 Commercial - \$150	Minimum - \$1,500 Maximum - \$50,000
*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 36 monthly payments of \$209.73 each. Interest Rate is 0% [APR is 0.43%]. Based on a consumer loan and minimum bureau risk score of 660.				
0% for 48 Months	0%	48	Consumer - \$50 Commercial - \$150	Minimum - \$1,500 Maximum - \$50,000
*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 48 monthly payments of \$157.30 each. Interest Rate is 0% [APR is 0.33%]. Based on a consumer loan and minimum bureau risk score of 700.				
1.99% for 48 Months Consumer	1.99%	48	Consumer - \$50	Minimum - \$1,500 Maximum - \$50,000
*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 48 monthly payments of \$163.76 each. Interest Rate is 1.99% [APR is 2.32%]. Based on a consumer loan and minimum bureau risk score of 660.				
1.99% for 48 Months Commercial <i>No Interest until 9/1/18, No Payment until 10/1/18</i>	1.99%	48	Commercial - \$150	Minimum - \$1,500 Maximum - \$50,000
*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 48 monthly payments of \$165.93 each. Interest Rate is 1.99% [APR is 2.31%]. Based on a consumer loan and minimum bureau risk score of 660.				
3.99% for 36 Months	3.99%	36	Consumer - \$50 Commercial - \$150	Minimum - \$1,500 Maximum - \$50,000
*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 36 monthly payments of \$222.86 each. Interest Rate is 3.99% [APR is 4.43%]. Based on a consumer loan and minimum bureau risk score of 660.				
3.99% for 48 Months	3.99%	48	Consumer - \$50 Commercial - \$150	Minimum - \$1,500 Maximum - \$50,000
*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 48 monthly payments of 170.43 each. Interest Rate is 3.99% [APR is 4.32%]. Based on a consumer loan and minimum bureau risk score of 660.				
3.99% for 60 Months	3.99%	60	Consumer - \$50 Commercial - \$150	Minimum - \$2,500 Maximum - \$50,000
*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 60 monthly payments of \$139.00 each. Interest Rate is 3.99% [APR is 4.26%]. Based on a consumer loan and minimum bureau risk score of 660.				
Sub-Prime Program 5.99% for 36 Months <i>Approved Applicants with credit scores below 660</i>	5.99%	36	Consumer - \$50 Commercial - \$150	Minimum - \$1,500 Maximum - \$50,000
*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 36 monthly payments of \$229.63 each. Interest Rate is 5.99% [APR is 6.43%]. Based on a consumer loan and minimum bureau risk score of 620.				

• Interest Begins Immediately unless noted otherwise • First Payment Due 35 Days From Date Of Closing unless noted otherwise



SheffieldFinancial.com • 800-438-8892

Sheffield now offers E-STATEMENTS!
Customers can go to our website to sign up. With E-statements and automatic draft payments, you won't ever have to worry about forgotten payments or lost statements. It helps keep your credit in good standing!

UCC filing fee may be charged. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other qualifications and restrictions may apply. Financing promotions void where prohibited. Offer subject to change without notice. Sheffield Financial is a division of Branch Banking and Trust Company. Member FDIC.