



**ARIENS®**



**GRAVELLY®**

**SheffieldFinancial.com**  
**800-438-8892**

**INSTALLMENT CREDIT PROGRAMS**

**Retail Financing Available on all 2015 and Higher New and Unused Ariens and Gravelly Equipment Effective Dates 2/1/19 - 4/30/19**

**Mow NOW Pay LATER**

Program	After Promo Period	Customer Origination Fee	Amount Financed
<b>Mow NOW Pay LATER</b> Zero interest until 9/1/19, No payment until 10/1/19	<b>0% for 12 Months [APR 0.59%]</b> (as low as \$83.34 per \$1,000 financed)	Consumer - <b>\$50</b> Commercial - <del>\$150</del> <b>\$50</b>	Minimum - \$500 Maximum - \$50,000
<small>*Example: On a 2/1/19 financed amount of \$7,500, your down payment is \$0, no interest until 9/1/19 and no payment until 10/1/19 followed by 12 monthly payments of \$629.17 each. Interest rate is 0% [APR is 0.59%]. Based on minimum bureau risk score of 660.</small>			
<b>Mow NOW Pay LATER</b> Zero interest until 9/1/19, No payment until 10/1/19	<b>0.99% for 18 Months [APR 1.05%]</b> (as low as \$56.00 per \$1,000 financed)	Consumer - <b>\$50</b> Commercial - <del>\$150</del> <b>\$50</b>	Minimum - \$1,000 Maximum - \$50,000
<small>*Example: On a 2/1/19 financed amount of \$7,500, your down payment is \$0, no interest until 9/1/19 and no payment until 10/1/19 followed by 18 monthly payments of \$422.74 each. Interest rate is 0% [APR is 1.05%]. Based on minimum bureau risk score of 660.</small>			
<b>Mow NOW Pay LATER</b> Zero interest until 9/1/19, No payment until 10/1/19	<b>1.99% for 24 Months [APR 1.68%]</b> (as low as \$42.54 per \$1,000 financed)	Consumer - <b>\$50</b> Commercial - <del>\$150</del> <b>\$50</b>	Minimum - \$1,500 Maximum - \$50,000
<small>*Example: On a 2/1/19 financed amount of \$7,500, your down payment is \$0, no interest until 9/1/19 and no payment until 10/1/19 followed by 24 monthly payments of \$321.14 each. Interest rate is 1.99% [APR is 1.68%]. Based on minimum bureau risk score of 660.</small>			
<b>Mow NOW Pay LATER</b> Zero interest until 9/1/19, No payment until 10/1/19	<b>2.99% for 36 Months [APR 2.48%]</b> (as low as \$29.08 per \$1,000 financed)	Consumer - <b>\$50</b> Commercial - <del>\$150</del> <b>\$50</b>	Minimum - \$1,500 Maximum - \$50,000
<small>*Example: On a 2/1/19 financed amount of \$7,500, your down payment is \$0, no interest until 9/1/19 and no payment until 10/1/19 followed by 36 monthly payments of \$219.53 each. Interest rate is 2.99% [APR is 2.48%]. Based on minimum bureau risk score of 660.</small>			
<b>Mow NOW Pay LATER</b> Zero interest until 9/1/19, No payment until 10/1/19	<b>3.99% for 48 Months [APR 3.34%]</b> (as low as \$22.58 per \$1,000 financed)	Consumer - <b>\$50</b> Commercial - <del>\$150</del> <b>\$50</b>	Minimum - \$1,500 Maximum - \$50,000
<small>*Example: On a 2/1/19 financed amount of \$7,500, your down payment is \$0, no interest until 9/1/19 and no payment until 10/1/19 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.</small>			

See next page for additional programs

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**ARIENS®**



**GRAVELY®**

# INSTALLMENT CREDIT PROGRAMS

**Retail Financing Available on all 2015 and Higher New and Unused Ariens and Gravely Equipment  
Effective Dates 2/1/19 - 4/30/19**

Program	Customer Origination Fee	Amount Financed
<b>0% for 36 Months [APR 0.43%]</b> (as low as \$27.78 per \$1,000 financed)	Consumer - \$50 Commercial - \$150	Minimum - \$1,500 Maximum - \$50,000
<small>*Example: On financed amount of \$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.</small>		
<b>0% for 42 Months [APR 0.37%]</b> (as low as \$23.81 per \$1,000 financed)	Consumer - \$50 Commercial - \$150	Minimum - \$1,500 Maximum - \$50,000
<small>*Example: On financed amount of \$7,500, your down payment is \$0 with 42 monthly payments of \$179.77 each. Interest rate is 0% [APR is 0.37%]. Based on a consumer loan and minimum bureau risk score of 700.</small>		
<b>0% for 48 Months [APR 0.33%]</b> (as low as \$20.84 per \$1,000 financed)	Consumer - \$50 Commercial - \$150	Minimum - \$1,500 Maximum - \$50,000
<small>*Example: On financed amount of \$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.</small>		
<b>1.99% for 48 Months [APR 2.32%]</b> (as low as \$21.69 per \$1,000 financed)	Consumer - \$50 Commercial - \$150	Minimum - \$1,500 Maximum - \$50,000
<small>*Example: On financed amount of \$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.</small>		
<b>Sub-Prime Program</b> <b>6.99% for 36 Months [APR 7.43%]</b> (as low as \$30.87 per \$1,000 financed) <i>Approved Applicants with credit scores below 660</i>	Consumer - \$50 Commercial - \$150	Minimum - \$1,500 Maximum - \$50,000
<small>*Example: On financed amount of \$7,500, your down payment is \$0 with 36 monthly payments of \$233.06 each. Interest rate is 6.99% [APR is 7.43%]. Based on a consumer loan and minimum bureau risk score of 620.</small>		

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



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