

# Mow **NOW** Pay **LATER**



**ARIENS®**



**GRAVELLY®**

## INSTALLMENT CREDIT PROGRAMS

Retail Financing Available on all 2014 and Higher New and Unused  
Ariens and Gravelly Equipment  
Effective Dates 7/1/18 - 9/30/18

	Program	Rate	Term	Customer Origination Fee	Amount Financed	
1	<b>Mow NOW Pay LATER</b> 0% for 12 Months [APR is 0.55%]	0%	12	Consumer - \$50 <b>Commercial - \$50</b>	Minimum - \$500 Maximum - \$50,000	<b>Zero interest til 3/1/19, Deferred payment til 4/1/19</b>
2	<b>Mow NOW Pay LATER</b> 0.99% for 18 Months [APR is 0.50%]	0.99%	18	Consumer - \$50 <b>Commercial - \$50</b>	Minimum - \$1,000 Maximum - \$50,000	<b>Zero interest til 3/1/19, Deferred payment til 4/1/19</b>
3	<b>Mow NOW Pay LATER</b> 1.99% for 24 Months [APR is 1.51%]	1.99%	24	Consumer - \$50 <b>Commercial - \$50</b>	Minimum - \$1,500 Maximum - \$50,000	<b>Zero interest til 3/1/19, Deferred payment til 4/1/19</b>
4	<b>Mow NOW Pay LATER</b> 2.99% for 36 Months [APR is 2.27%]	2.99%	36	Consumer - \$50 <b>Commercial - \$50</b>	Minimum - \$1,500 Maximum - \$50,000	<b>Zero interest til 3/1/19, Deferred payment til 4/1/19</b>
5	<b>Mow NOW Pay LATER</b> 3.99% for 48 Months [APR is 3.12%]	3.99%	48	Consumer - \$50 <b>Commercial - \$50</b>	Minimum - \$1,500 Maximum - \$50,000	<b>Zero interest til 3/1/19, Deferred payment til 4/1/19</b>

See page 3 for full consumer disclosure



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



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**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 42 Months	0%	42	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 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.				
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 3/1/19, No Payment until 4/1/19</i>	1.99%	48	Commercial - \$150	Minimum - \$1,500 Maximum - \$50,000
*Example: On a 7/1/18 purchase where the amount financed is \$7,500, your down payment is \$0, no interest until 3/1/19 and no payment until 4/1/19 followed by 48 monthly payments of \$165.95 each. Interest rate is 1.99% [APR is 2.24%]. Based on a commercial 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.



## Consumer Installment Program Disclosures



### **1. Installment Promo Name: Mow NOW Pay LATER – No Interest until March 1, 2019, No Payment until April 1, 2019; thereafter, 0% for 12 Months [0.55% APR\*]**

\*Example: On a 7/1/18 purchase where the amount financed is \$7,500, your down payment is \$0, no interest until March 1, 2019 and no payment until April 1, 2019 followed by 12 monthly payments of \$629.17. Interest rate is 0% [ANNUAL PERCENTAGE RATE is 0.55% (E)].

Note: The above financing programs are offered by Sheffield Financial, a division of Branch Banking and Trust Company. Member FDIC. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. Rate advertised is based on minimum bureau risk score of 660. Minimum amount financed is \$500; Maximum amount financed is \$50,000. Other qualifications and restrictions may apply. An origination fee of \$50 will be added to the amount financed in the above example. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 7/1/2018 and 9/30/2018. Offer subject to change without notice. ["E" means estimate.]

### **2. Installment Promo Name: Mow NOW Pay LATER – No Interest until March 1, 2019, No Payment until April 1, 2019; thereafter, 0.99% for 18 Months [1% APR\*]**

\*Example: On a 7/1/18 purchase where the amount financed is \$7,500, your down payment is \$0, no interest until March 1, 2019 and no payment until April 1, 2019 followed by 18 monthly payments of \$422.76. Interest rate is 0.99% [ANNUAL PERCENTAGE RATE is 1% (E)].

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### **3. Installment Promo Name: Mow NOW Pay LATER – No Interest until March 1, 2019, No Payment until April 1, 2019; thereafter, 1.99% for 24 Months [1.61% APR\*]**

\*Example: On a 7/1/18 purchase where the amount financed is \$7,500, your down payment is \$0, no interest until March 1, 2019 and no payment until April 1, 2019 followed by 24 monthly payments of \$321.17. Interest rate is 1.99% [ANNUAL PERCENTAGE RATE is 1.61% (E)].

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### **4. Installment Promo Name: Mow NOW Pay LATER – No Interest until March 1, 2019, No Payment until April 1, 2019; thereafter, 2.99% for 36 Months [2.39% APR\*]**

\*Example: On a 7/1/18 purchase where the amount financed is \$7,500, your down payment is \$0, no interest until March 1, 2019 and no payment until April 1, 2019 followed by 36 monthly payments of \$219.55. Interest rate is 2.99% [ANNUAL PERCENTAGE RATE is 2.39% (E)].

Note: The above financing programs are offered by Sheffield Financial, a division of Branch Banking and Trust Company. Member FDIC. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. Rate advertised is based on minimum bureau risk score of 660. Minimum amount financed is \$1,500; Maximum amount financed is \$50,000. Other qualifications and restrictions may apply. An origination fee of \$50 will be added to the amount financed in the above example. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 7/1/2018 and 9/30/2018. Offer subject to change without notice. ["E" means estimate.]

### **5. Installment Promo Name: Mow NOW Pay LATER – No Interest until March 1, 2019, No Payment until April 1, 2019; thereafter, 3.99% for 48 Months [3.24% APR\*]**

\*Example: On a 7/1/18 purchase where the amount financed is \$7,500, your down payment is \$0, no interest until March 1, 2019 and no payment until April 1, 2019 followed by 48 monthly payments of \$170.46. Interest rate is 3.99% [ANNUAL PERCENTAGE RATE is 3.24% (E)].

Note: The above financing programs are offered by Sheffield Financial, a division of Branch Banking and Trust Company. Member FDIC. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. See your local dealer for details. Rate advertised is based on minimum bureau risk score of 660. Minimum amount financed is \$1,500; Maximum amount financed is \$50,000. Other qualifications and restrictions may apply. An origination fee of \$50 will be added to the amount financed in the above example. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 7/1/2018 and 9/30/2018. Offer subject to change without notice. ["E" means estimate.]