



Special Financing Promotions

Offer available on all new Ariens/Gravelly equipment.

Programs are available through 1/31/2018.

NOTE: The standard APR of 29.99% and minimum finance charge of \$1 for consumer cards will not be in effect until 10/3/17. There will be no change to Commercial card terms.

No Interest for 24 Months with Equal Payments

****Minimum purchase requirement of \$1500. There is a promotional fee of \$125 for this transaction.**
Offer subject to credit approval.

Minimum Purchase Requirement	\$1500
Interest Rate/APR	0%
Promotional Fee**	\$125

*See last page for full disclosure.

No Interest for 36 Months with Equal Payments

****Minimum purchase requirement of \$1500. There is a promotional fee of \$125 for this transaction.**
Offer subject to credit approval.

Minimum Purchase Requirement	\$1500
Interest Rate/APR	0%
Promotional Fee**	\$125

*See last page for full disclosure.

No Interest for 48 Months with Equal Payments

****Minimum purchase requirement of \$1500. There is a promotional fee of \$125 for this transaction.**
Offer subject to credit approval.

Minimum Purchase Requirement	\$1500
Interest Rate/APR	0%
Promotional Fee**	\$125

*See last page for full disclosure.

1.99% APR with 60 Monthly Payments

****Minimum purchase requirement of \$1500. There is a promotional fee of \$125 for this transaction.**
Offer subject to credit approval.

Minimum Purchase Requirement	\$1500
Interest Rate/APR	1.99%
Promotional Fee**	\$125

*See last page for full disclosure.

Deferred Interest if Paid in Full within 6 Months

****Interest will be charged to your account from the purchase date if the purchase balance is not paid in full by the end of the promotional period. The current APR for purchases is 29.99% for consumer cards and 28.99% for commercial cards.**

Minimum Purchase Requirement	\$0
CONS APR/COMM APR	29.99% / 28.99%
Promotional Fee**	\$0

*See last page for full disclosure.

Deferred Interest if Paid in Full within 12 Months

****Interest will be charged to your account from the purchase date if the purchase balance is not paid in full by the end of the promotional period. The current APR for purchases is 29.99% for consumer cards and 28.99% for commercial cards. Minimum purchase requirement of \$299.**

Minimum Purchase Requirement	\$299
CONS APR/COMM APR	29.99% / 28.99%
Promotional Fee**	\$0

*See last page for full disclosure.



Yard Card & Yard Card Plus Promotions

Consumer

***No Interest for 24 Months with Equal Payments:** Minimum purchase amount of \$1,500 is required to qualify for this offer. **There is a promotional fee of \$125 for this transaction.** The monthly payment is calculated by dividing the purchase amount and the promotional fee amount by the number of months in the offer and will pay off the balance if all payments are made on time. Other transactions, including fees and other charges, may affect your overall monthly payment amount. Standard account terms apply to non-promotional purchases. New accounts: Standard Purchase APR 29.99%. Minimum interest charge \$1. Existing account holders, see your credit agreement for applicable terms. This offer may not be combined with other special financing offers. Prior purchases excluded and account must be in good standing. Offer subject to credit approval on a Yard Card credit card account. See store associate for more information. Offer expires 1/31/2018.

***No Interest for 36 Months with Equal Payments:** Minimum purchase amount of \$1,500 is required to qualify for this offer. **There is a promotional fee of \$125 for this transaction.** The monthly payment is calculated by dividing the purchase amount and the promotional fee amount by the number of months in the offer and will pay off the balance if all payments are made on time. Other transactions, including fees and other charges, may affect your overall monthly payment amount. Standard account terms apply to non-promotional purchases. New accounts: Standard Purchase APR 29.99%. Minimum interest charge \$1. Existing account holders, see your credit agreement for applicable terms. This offer may not be combined with other special financing offers. Prior purchases excluded and account must be in good standing. Offer subject to credit approval on a Yard Card credit card account. See store associate for more information. Offer expires 1/31/2018.

***No Interest for 48 Months with Equal Payments:** Minimum purchase amount of \$1,500 is required to qualify for this offer. **There is a promotional fee of \$125 for this transaction.** The monthly payment is calculated by dividing the purchase amount and the promotional fee amount by the number of months in the offer and will pay off the balance if all payments are made on time. Other transactions, including fees and other charges, may affect your overall monthly payment amount. Standard account terms apply to non-promotional purchases. New accounts: Standard Purchase APR 29.99%. Minimum interest charge \$1. Existing account holders, see your credit agreement for applicable terms. This offer may not be combined with other special financing offers. Prior purchases excluded and account must be in good standing. Offer subject to credit approval on a Yard Card credit card account. See store associate for more information. Offer expires 1/31/2018.

***1.99% APR with 60 Monthly Payments:** A Minimum purchase amount of \$1,500 is required. **There is a promotional fee of \$125 for this transaction.** We determine your monthly payment amount by applying the reduced APR to the sum of your purchase amount and promotional fee amount and then dividing that amount by the number of months in the offer. This will pay off the balance if all payments are made on time. Other transactions, including fees and other charges, may affect your overall monthly payment amount. Standard account terms apply to non-promotional purchases. New accounts: Standard Purchase APR 29.99%. Minimum interest charge \$1. Existing account holders, see your credit agreement for applicable terms. Offer may not be combined with other special financing offers. Prior purchases excluded and account must be in good standing. Offer subject to credit approval on a Yard Card credit card account. See store associate for more information. Offer expires 1/31/2018.

***Deferred Interest if Paid in Full within 12 Months:** Minimum purchase amount of \$299 is required to qualify for this promotional offer. No interest will be assessed if you make on-time payments and pay off the balance before the promotional period ends. If you do not pay the balance in full by the expiration date, interest will be assessed from the purchase date at the standard APR. Standard account terms also apply to non-promotional purchases. New accounts: Standard Purchase APR 29.99%. Minimum interest charge \$1. Existing account holders, see your credit agreement for applicable terms. Making only minimum payments will not pay off the balance in time and larger payments will be necessary. Offer may not be combined with other special financing offers. Prior purchases excluded and account must be in good standing. Offer subject to credit approval on a Yard Card credit card account. See store associate for more information. Offer expires 1/31/2018.

***Deferred Interest if Paid in Full within 6 Months:** Minimum purchase amount of \$0 is required to qualify for this promotional offer. No interest will be assessed if you make on-time payments and pay off the balance before the promotional period ends. If you do not pay the balance in full by the expiration date, interest will be assessed from the purchase date at the standard APR. Standard account terms also apply to non-promotional purchases. New accounts: Standard Purchase APR 29.99%. Minimum interest charge \$1. Existing account holders, see your credit agreement for applicable terms. Making only minimum payments will not pay off the balance in time and larger payments will be necessary. Offer may not be combined with other special financing offers. Prior purchases excluded and account must be in good standing. Offer subject to credit approval on a Yard Card credit card account. See store associate for more information. Offer expires 1/31/2018.

Commercial

***No Interest for 24 Months with Equal Payments:** A Minimum purchase amount of \$1,500 is required. **A one-time promotional fee of \$125 will be charged to the account for this transaction.** During the 24 month promotional period a minimum monthly payment is required that is calculated by dividing the purchase amount and the promotional fee by the length of the promotional period. The promotional period will start on the date of purchase. Interest will not accrue during the promotional period. If the purchase amount, plus any applicable fees or charges is not paid in full by the end of the promotional period, interest will be charged at the APR for purchases on any remaining balances until paid in full. The current APR for purchases is 28.99%. APR for purchases on existing accounts may vary between 20.49%-29.99%. Minimum interest charge \$2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 1/31/2018.

***No Interest for 36 Months with Equal Payments:** A Minimum purchase amount of \$1,500 is required. **A one-time promotional fee of \$125 will be charged to the account for this transaction.** During the 36 month promotional period a minimum monthly payment is required that is calculated by dividing the purchase amount and the promotional fee by the length of the promotional period. The promotional period will start on the date of purchase. Interest will not accrue during the promotional period. If the purchase amount, plus any applicable fees or charges is not paid in full by the end of the promotional period, interest will be charged at the APR for purchases on any remaining balances until paid in full. The current APR for purchases is 28.99%. APR for purchases on existing accounts may vary between 20.49%-29.99%. Minimum interest charge \$2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 1/31/2018.

***No Interest for 48 Months with Equal Payments:** A Minimum purchase amount of \$1,500 is required. **A one-time promotional fee of \$125 will be charged to the account for this transaction.** During the 48 month promotional period a minimum monthly payment is required that is calculated by dividing the purchase amount and the promotional fee by the length of the promotional period. The promotional period will start on the date of purchase. Interest will not accrue during the promotional period. If the purchase amount, plus any applicable fees or charges is not paid in full by the end of the promotional period, interest will be charged at the APR for purchases on any remaining balances until paid in full. The current APR for purchases is 28.99%. APR for purchases on existing accounts may vary between 20.49%-29.99%. Minimum interest charge \$2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 1/31/2018.

***1.99% APR with 60 Monthly Payments:** A Minimum purchase amount of \$1,500 is required. **A one-time promotional fee of \$125 will be charged to the account for this transaction.** The Reduced APR of 1.99% will apply to the purchase for the 60 Month promotional period. A minimum payment equal to 1.752% of the purchase amount is due each month. If the purchase amount, plus any applicable fees or charges, is not paid in full by the end of the promotional period, interest will be charged at the current APR for purchases until paid in full. The current APR for purchases is 28.99%. APR for purchases on existing accounts may vary between 20.49%-29.99%. Minimum interest charge \$2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 1/31/2018.

***Deferred Interest if Paid in Full within 12 Months:** A Minimum purchase amount of \$299 is required. During the 12 month promotional period a minimum monthly payment is required as disclosed on your billing statement. If minimum monthly payments are made you will not pay off the balance in the 12 month promotional period. Payments above the minimum amount due are required to avoid paying the deferred interest. The deferred interest will start on the date of purchase and end when paid in full or at the expiration of the 12 month period, whichever comes first. Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the 12 month promotional period. After the deferred interest period expires, interest will be charged at the current APR for purchases until paid in full. The current APR for purchases is 28.99%. APR for purchases on existing accounts may vary between 20.49%-29.99%. Minimum interest charge \$2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 1/31/2018.

***Deferred Interest if Paid in Full within 6 Months:** A Minimum purchase amount of \$0 is required. During the 6 month promotional period a minimum monthly payment is required as disclosed on your billing statement. If minimum monthly payments are made you will not pay off the balance in the 6 month promotional period. Payments above the minimum amount due are required to avoid paying the deferred interest. The deferred interest will start on the date of purchase and end when paid in full or at the expiration of the 6 month period, whichever comes first. Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the 6 month promotional period. After the deferred interest period expires, interest will be charged at the current APR for purchases until paid in full. The current APR for purchases is 28.99%. APR for purchases on existing accounts may vary between 20.49%-29.99%. Minimum interest charge \$2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 1/31/2018.