

## **AVAILABLE SHEFFIELD FINANCING PROGRAMS (through March 31, 2014)**

0% for 48 Months 0% for 48 Months: CONSUMER OR BUSINESS USE. 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 700 and debt to income ratio of 45% or less. Minimum Amount Financed \$1,500; Maximum Amount Financed \$50,000. Other qualifications and restrictions may apply. For consumer customers, an origination fee of \$50\* will be added to the amount financed in the above example. Financing promotions void where prohibited. Offer effective on all new and unused Scag equipment purchased from a participating Scag dealer through March 31, 2014. Offer subject to change without notice. ["E" means estimate.] \*For commercial customers, the origination fee is \$150.

0% for 42 Months 0% for 42 Months: CONSUMER OR BUSINESS USE. 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 700 and debt to income ratio of 45% or less. Minimum Amount Financed \$1,500; Maximum Amount Financed \$50,000. Other qualifications and restrictions may apply. For consumer customers, an origination fee of \$50\* will be added to the amount financed in the above example. Financing promotions void where prohibited. Offer effective on all new and unused Scag equipment purchased from a participating Scag dealer through March 31, 2014. Offer subject to change without notice. ["E" means estimate.] \*For commercial customers, the origination fee is \$150.

0% for 36 Months 0% for 36 Months: CONSUMER OR BUSINESS USE. 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 and debt to income ratio of 45% or less. Minimum Amount Financed \$1,500; Maximum Amount Financed \$50,000. Other qualifications and restrictions may apply. For consumer customers, an origination fee of \$50\* will be added to the amount financed in the above example. Financing promotions void where prohibited. Offer effective on all new and unused Scag equipment purchased from a participating Scag dealer through March 31, 2014. Offer subject to change without notice. ["E" means estimate.] \*For commercial customers, the origination fee is \$150.

6 Months No Interest / With Payment / Followed by 3.99% for 36 Months 6 Months No Interest / With Payment / Followed by 3.99% APR for 36 months: CONSUMER OR BUSINESS USE. 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 and debt to income ratio of 45% or less. Minimum Amount Financed \$1,500; Maximum Amount Financed \$50,000. Other qualifications and restrictions may apply. For consumer customers, an origination fee of \$50\* will be added to the amount financed in the above example. Financing promotions void where prohibited. Offer effective on all new and unused Scag equipment purchased from a participating Scag dealer through March 31, 2014. Offer subject to change without notice. ["E" means estimate.] \*For commercial customers, the origination fee is \$150.

See your Scag dealer for details and actual payment schedules. The payment amount and interest rate may vary based on credit worthiness of applicant. A documentation fee of \$125 will apply. See dealer for details.

## **AVAILABLE YARD CARD FINANCING PROGRAMS (through March 31, 2014)**

0% APR for 54 Months: A minimum purchase amount of \$1,500 is required. During the 54 month promotional offer period the minimum monthly payment is calculated by dividing the Purchase amount by the length of the promotional period. 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 current APR for purchases until paid in full. The current APR for purchases is variable 28.99%. APR for purchases on existing accounts may vary between 22.99-28.99%. If any required minimum payment is 60 days past due, the Penalty APR, currently variable 29.99% will apply to remaining balances. The Penalty APR for existing accounts may vary between 28.99-29.99%. Minimum interest charge \$2.00. A one-time promotional fee of \$125 will be applied to the account for this transaction. Offer subject to credit approval on a Yard Card or Yard Card Plus credit card account.

0% APR for 48 Months: A minimum purchase amount of \$1,500 is required. During the 48 month promotional

offer period the minimum monthly payment is calculated by dividing the Purchase amount by the length of the promotional period. 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 current APR for purchases until paid in full. The current APR for purchases is variable 28.99%. APR for purchases on existing accounts may vary between 22.99-28.99%. If any required minimum payment is 60 days past due, the Penalty APR, currently variable 29.99% will apply to remaining balances. The Penalty APR for existing accounts may vary between 28.99-29.99%. Minimum interest charge \$2.00. A one-time promotional fee of \$125 will be applied to the account for this transaction. Offer subject to credit approval on a Yard Card or Yard Card Plus credit card account.

Deferred Interest if Paid in Full within 12 Months: During the promotional period a minimum monthly payment of 1.00% of the purchase balance 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. 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 or if your account becomes 60 days past due. After the deferred interest period expires, the minimum payment will increase to the greater of \$25 or 3.5% of the account balance and interest will be charged at the current APR for purchases until paid in full. The current APR for purchases is variable 28.99%. APR for purchases on existing accounts may vary between 22.99-28.99%. If any required minimum payment is 60 days past due, the Penalty APR, currently variable 29.99% will apply to remaining balances. The Penalty APR for existing accounts may vary between 28.99-29.99%. Minimum interest charge \$2.00. A one-time promotional fee of \$125 will be applied to the account for this transaction. Offer subject to credit approval on a Yard Card or Yard Card Plus credit card account.

1.99% APR with 60 Payments: A minimum purchase amount of \$1,500 is required. The Reduced APR of 1.99% will apply to the purchase for the 60 Month promotional period. A minimum payment equal to 1.75% 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 variable 28.99%. APR for purchases on existing accounts may vary between 22.99-28.99%. If any required minimum payment is 60 days past due, the Penalty APR, currently variable 29.99% will apply to remaining balances. The Penalty APR for existing accounts may vary between 28.99-29.99%. Minimum interest charge \$2.00. A one-time promotional fee of \$125 will be applied to the account for this transaction. Offer subject to credit approval on a Yard Card or Yard Card Plus credit card account.

3.99% APR with 54 Payments: A minimum purchase amount of \$1,500 is required. The Reduced APR of 3.99% will apply to the purchase for the 54 Month promotional period. A minimum payment equal to 2.02% 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 variable 28.99%. APR for purchases on existing accounts may vary between 22.99-28.99%. If any required minimum payment is 60 days past due, the Penalty APR, currently variable 29.99% will apply to remaining balances. The Penalty APR for existing accounts may vary between 28.99-29.99%. Minimum interest charge \$2.00. A one-time promotional fee of \$125 will be applied to the account for this transaction. Offer subject to credit approval on a Yard Card or Yard Card Plus credit card account.

Questions? Call Yard Card Toll Free: 1-800-538-3638 (Merchant Services Dept.)

## **AVAILABLE NEW EQUIPMENT LEASING, INC. PROGRAMS**

Exclusive New Every Two Year Program:

24 month term. Payment factor = .0358

Free mid-term service at end of the first year.

End of lease options = Customer returns the equipment or purchases it for a set 40% residual value.

17 point check list and 1200 hr. limitation

10% Buyout Option Operating Lease Program:

Lease to own yet still qualifies as an operating lease for tax purposes.

Terms from 24 to 42 months.

End of lease option = purchase the equipment for a set 10% residual value.

Payment factors – 24 mos. = .0455; 36 mos. = .0325; 42 mos. = .0288

Other Programs Available :

\$1.00 buyout capital leases.

Municipal leases for cities, townships, schools, etc.

Conventional finance options. (loans)

Due at signing on all lease options = First payment plus \$150.00 processing fee.  
Dealer or distributor must sign residual guarantee on all New Every 2 Leases.  
Subject to credit approval

Questions?

Contact:

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