



# Snow Removal Equipment

## INSTALLMENT CREDIT PROGRAMS

Product	Model Year	Rate	Term	Customer Origination Fee	Minimum Amount Financed	Effective Program Dates
Snow Removal Equipment	2015 and Higher	11.99%	36	Consumer - \$150	Minimum - \$1,500 Maximum - \$50,000	11/1/19 - 3/31/20
<small>*Example: On financed amount of \$7,500, your down payment is \$0 with 36 monthly payments of \$254.12 each. Interest rate is 11.99% [APR is 13.39%]. Based on a consumer loan and minimum bureau risk score of 690.</small>						
Snow Removal Equipment	2015 and Higher	90 days Deferred Payments with 11.99% Interest <i>(Interest starts immediately)</i>	36	Commercial - \$150	Minimum - \$1,500 Maximum - \$50,000	11/1/19 - 3/31/20
<small>*Example: On financed amount of \$7,500, your down payment is \$0; no payment for 90 days, then 36 monthly payments of \$258.98 each. Interest rate is 11.99% [APR is 13.21%]. Based on a commercial loan and minimum bureau risk score of 690. COMMERCIAL ONLY</small>						

■ Interest begins immediately unless noted otherwise ■ First payment due 35 days from date of closing unless noted otherwise



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## Consumer Installment Program Disclosures



### **Installment Promo Name: 11.99% APR\* for 36 Months [13.39% APR\*]**

\*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 36 monthly payments of \$254.12 each. Interest Rate is 11.99% [ANNUAL PERCENTAGE RATE 13.39% (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. Rates advertised are based on a minimum bureau risk score of 690. Minimum Amount Financed \$1,500; Maximum Amount Financed \$50,000. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 will be added to the amount financed in the above example. Consumer loan ONLY. Financing promotions void where prohibited. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 11/1/2019 and 3/31/2020. Offer subject to change without notice. ["E" means estimate.]

### **Installment Promo Name: 90 Days Deferred Payments, Interest Starts Immediately; 11.99%, 36 Months Term [13.21% APR\*]**

\*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with no payment for 90 days then 36 monthly payments of \$258.98 each. Interest Rate is 11.99% [ANNUAL PERCENTAGE RATE 13.21% (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. Rates advertised are based on a minimum bureau risk score of 690. Minimum Amount Financed \$1,500; Maximum Amount Financed \$50,000. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 will be added to the amount financed in the above example. Commercial loan ONLY. Financing promotions void where prohibited. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 11/1/2019 and 3/31/2020. Offer subject to change without notice. ["E" means estimate.]