

ONLINE FINANCING

¹ No Interest if Paid in Full within 6 Months: Interest will be charged from the purchase date if the purchase balance is not paid in full by the end of the promotional period. Minimum purchase \$199.

¹ No Interest if Paid in Full within 6 Months: Minimum purchase \$199. To avoid interest, you must pay the full promotional balance before the promotional period ends. If you do not, you will be charged interest from the purchase date at the standard Purchase APR. After the promotional period ends, the standard Purchase APR also applies to the remaining balance and the charged interest. Minimum monthly payments required, but they will not pay off the balance in time. You must make larger payments to avoid the interest. Advertised monthly payment, if any, is greater than your required minimum payment and may exclude taxes, delivery or other charges. Prior purchases excluded. Account must be in good standing. Offer valid 11/1/2024 - 1/31/2025. Other finance plans may be available. Standard account terms apply to purchases that do not qualify. New accounts: standard Purchase APR 29.99%. Minimum interest charge \$1. Existing accounts, see your Cardholder Agreement for applicable terms. Subject to credit approval. Cub Cadet financing account issued by TD Bank, N.A.

² No Interest if Paid in Full within 12 Months: Interest will be charged from the purchase date if the purchase balance is not paid in full by the end of the promotional period. Minimum purchase \$500. There is a promotional fee of \$50 for this transaction.

² No Interest if Paid in Full within 12 Months: Minimum purchase \$500. There is a promotional fee of \$50 for this transaction. To avoid interest, you must pay the full promotional balance before the promotional period ends. If you do not, you will be charged interest from the purchase date at the standard Purchase APR. After the promotional period ends, the standard Purchase APR also applies to the remaining balance and the charged interest. Minimum monthly payments required, but they will not pay off the balance in time. You must make larger payments to avoid the interest. Advertised monthly payment, if any, is greater than your required minimum payment and may exclude taxes, delivery or other charges. Prior purchases excluded. Account must be in good standing. Offer valid 11/1/2024 - 1/31/2025. Other finance plans may be available. Standard account terms apply to purchases that do not qualify. New accounts: standard Purchase APR 29.99%. Minimum interest charge \$1. Existing accounts, see your Cardholder Agreement for applicable terms. Subject to credit approval. Cub Cadet financing account issued by TD Bank, N.A.

¹⁴ No Interest if Paid in Full within 18 Months: Interest will be charged from the purchase date if the purchase balance is not paid in full by the end of the promotional period. Minimum purchase \$750. There is a promotional fee of \$50 for this transaction.

¹⁴ No Interest if Paid in Full within 18 Months: Offer valid on 2X and 3X snow blowers only. Minimum purchase \$750. There is a promotional fee of \$50 for this transaction. To avoid interest, you must pay the full promotional balance before the promotional period ends. If you do not, you will be charged interest from the purchase date at the standard Purchase APR. After promotional period ends, the standard Purchase APR also applies to the remaining balance and the charged interest. Minimum monthly payments required, but they will not pay off the balance in time. You must make larger payments to avoid the interest. Prior purchases excluded. Account must be in good standing. Offer valid 10/1/24-2/28/25. Other finance plans may be available. Standard account terms apply to purchases that do not qualify. New accounts: standard Purchase APR 29.99%. Minimum interest charge \$1. Existing accounts, see your Cardholder Agreement for applicable terms. Subject to credit approval. Cub Cadet financing account issued by TD Bank, N.A.

³ 0% APR for 24 Months with Equal Payments: Minimum purchase \$1,500. There is a promotional fee of \$150 for this transaction.

³ 0% APR for 24 Months with Equal Payments: Minimum purchase \$1,500. There is a promotional fee of \$150 for this transaction. 0% APR from date of eligible purchase until paid in full. Monthly payment is the purchase

amount divided by the number of months in the offer. Last payment may vary due to rounding. On-time payments will pay off the promotional balance. Advertised monthly payment, if any, may exclude taxes, delivery, or other charges. Other transactions and charges affect total monthly payment amount. Prior purchases excluded. Account must be in good standing. Offer valid 11/1/2024 - 1/31/2025. Standard account terms apply to purchases that do not qualify. New accounts: standard Purchase APR 29.99%. Minimum interest charge \$1. Existing accounts, see your Cardholder Agreement for applicable terms. Subject to credit approval. Cub Cadet financing account issued by TD Bank, N.A.

⁵ 0% APR for 36 Months with Equal Payments: Minimum purchase \$2,500. There is a promotional fee of \$150 for this transaction.

⁵ 0% APR for 36 Months with Equal Payments: Minimum purchase \$2,500. There is a promotional fee of \$150 for this transaction. 0% APR from date of eligible purchase until paid in full. Monthly payment is the purchase amount divided by the number of months in the offer. Last payment may vary due to rounding. On-time payments will pay off the promotional balance. Advertised monthly payment, if any, may exclude taxes, delivery, or other charges. Other transactions and charges affect total monthly payment amount. Prior purchases excluded. Account must be in good standing. Offer valid 11/1/2024 - 1/31/2025. Standard account terms apply to purchases that do not qualify. New accounts: standard Purchase APR 29.99%. Minimum interest charge \$1. Existing accounts, see your Cardholder Agreement for applicable terms. Subject to credit approval. Cub Cadet financing account issued by TD Bank, N.A.

⁷ 2.99% APR with 48 Monthly Payments: Minimum purchase \$1,500. There is a promotional fee of \$150 for this transaction.

⁷ 2.99% APR with 48 Monthly Payments: Minimum purchase \$1,500. There is a promotional fee of \$150 for this transaction. 2.99% APR from date of eligible purchase until paid in full. Monthly payment amount equals the purchase amount and estimated interest for the length of the offer divided by the number of months in the offer. Last payment may vary due to rounding. On-time payments will pay the offer balance in full. Advertised monthly payment, if any, may exclude taxes, delivery, or other charges. Other transactions and charges affect the total monthly payment amount. Prior purchases excluded. Account must be in good standing. Offer valid 11/1/2024 - 1/31/2025. Standard account terms apply to purchases that do not qualify. New accounts: standard Purchase APR 29.99%

⁸ 3.99% APR with 60 Monthly Payments: Minimum purchase \$1,500. There is a promotional fee of \$150 for this transaction.

⁸ 3.99% APR with 60 Monthly Payments: Minimum purchase \$1,500. There is a promotional fee of \$150 for this transaction. 3.99% APR from date of eligible purchase until paid in full. Monthly payment amount equals the purchase amount and estimated interest for the length of the offer divided by the number of months in the offer. Last payment may vary due to rounding. On-time payments will pay the offer balance in full. Advertised monthly payment, if any, may exclude taxes, delivery, or other charges. Other transactions and charges affect the total monthly payment amount. Prior purchases excluded. Account must be in good standing. Offer valid 11/1/2024 - 1/31/2025. Standard account terms apply to purchases that do not qualify. New accounts: standard Purchase APR 29.99%.

⁴ Standard Purchase APR and Payments:

⁴ Standard Purchase APR and Payments: Standard financing terms apply. Interest will be charged on the unpaid purchase balance at the APR for standard Purchases. New accounts: standard Purchase APR 29.99%. Minimum interest charge \$1. Existing accounts, see your Cardholder Agreement for applicable terms. Subject to credit approval. Cub Cadet financing account issued by TD Bank, N.A.

IN-STORE FINANCING

Mow NOW Pay LATER – 0% for 24 Months [1.45% APR]

The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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. Minimum amount financed \$1,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2024 - 1/31/2025. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.

Mow NOW Pay LATER – 3.49% for 24 Months [4.10% APR]

The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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. Minimum amount financed \$1,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2024 - 1/31/2025. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.

Mow NOW Pay LATER – 4.49% for 36 months [4.76% APR]

The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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. Minimum amount financed \$1,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2024 - 1/31/2025. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.

Mow NOW Pay LATER – 5.49% for 48 months [5.56% APR]

The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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. Minimum amount financed \$1,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2024 - 1/31/2025. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.

0% for 12 Months [1.19% APR]

The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 \$500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2024 - 1/31/2025. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$50.00. Offer subject to change without notice.

0% for 24 Months [1.91% APR]

The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 \$1,500 for mowers and \$5,999 for UVs; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2024 - 1/31/2025. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of 150.00. Offer subject to change without notice.

0% for 36 Months [1.29% APR]

The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 \$2,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2024 - 1/31/2025. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.

0% for 42 Months [1.11% APR]

The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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. Minimum amount financed \$3,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2024 - 1/31/2025. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.

0% for 60 Months [.78% APR]

The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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. Minimum amount financed \$6,000; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2024 - 1/31/2025. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of 150.00. Offer subject to change without notice.

1.99% for 36 Months [3.29% APR]

The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 \$1,500 for mowers and \$3,500 for UVs.; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2024 - 1/31/2025. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.

2.99% for 48 Months [3.98% APR]

The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 \$1,500 mowers and \$3,500 for UVs; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2024 - 1/31/2025. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.

3.99% for 60 Months [4.80% APR]

The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 \$2,500 for mowers and \$3,500 for UVs; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2024 - 1/31/2025. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.

IN-STORE STANDARD FINANCING (SHEFFIELD FINANCIAL)

3.99% for 24 Months [5.94% APR]

The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 \$1,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2024 - 1/31/2025. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.

4.99% for 36 Months [6.32% APR]

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5.99% for 48 Months [7.02% APR]

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6.99% for 60 Months [7.83% APR]

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8.99% for 12 Months [10.29% APR]

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10.99% for 24 Months [12.96% APR]

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12.99% for 36 Months [14.36% APR]

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14.99% for 48 Months [16.06% APR]

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Sub-prime Program: 10.99% for 36 Months [12.35% APR]

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IN-STORE UTILITY VEHICLE FINANCING (SHEFFIELD FINANCIAL)

0% for 24 Months [1.91% APR]

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1.99% for 36 Months [3.29% APR]

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2.99% for 48 Months [3.98% APR]

The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 \$1,500 mowers and \$3,500 for UVs; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2024 - 1/31/2025. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.

3.99% for 60 Months [4.80% APR]

The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 \$2,500 for mowers and \$3,500 for UVs; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2024 - 1/31/2025. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.