



## Consumer Installment Program Disclosures



### **Installment Promo Name: Mow NOW Pay LATER – No Interest until September 1, 2019, No Payment until October 1, 2019; thereafter, 2.99% for 36 Months [2.81% APR\*]**

\*Example: On a 5/1/19 financed amount of is \$7,500, your down payment is \$0, no interest until 9/1/19 and no payment until 10/1/19 followed by 36 monthly payments of \$219.53 each. Interest rate is 2.99% [ANNUAL PERCENTAGE RATE is 2.81% (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 5/1/2019 and 7/31/2019. Offer subject to change without notice. ["E" means estimate.]

### **Installment Promo Name: 0% for 24 Months [1.28% APR\*]**

\*Example: On a purchase where the amount financed is \$7,500, your down payment is \$0 with 24 monthly payments of \$316.67 each. Based on a consumer loan with a \$100 loan origination fee. Interest rate is 0% [ANNUAL PERCENTAGE RATE is 1.28% (E)].

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### **Installment Promo Name: 0% for 36 Months [0.86% APR\*]**

\*Example: On a purchase where the amount financed is \$7,500, your down payment is \$0 with 36 monthly payments of \$211.12 each. Based on a consumer loan with a \$100 loan origination fee. Interest rate is 0% [ANNUAL PERCENTAGE RATE is 0.86% (E)].

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### **Installment Promo Name: 0% for 48 Months [0.65% APR\*]**

\*Example: On a purchase where the amount financed is \$7,500, your down payment is \$0 with 48 monthly payments of \$158.34 each. Based on a consumer loan with a \$100 loan origination fee. Interest rate is 0% [ANNUAL PERCENTAGE RATE is 0.65% (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 700. Minimum amount financed \$3,000; Maximum amount financed \$50,000. Other qualifications and restrictions may apply. On a consumer loan, an origination fee of \$100 will be added to the amount financed in the above example. On a commercial loan, an origination fee of \$150 will be added to the amount financed in the above example. 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 5/1/2019 and 7/31/2019. Offer subject to change without notice. ["E" means estimate.]

### **Installment Promo Name: 1.99% for 36 Months [2.86% APR\*]**

\*Example: On a purchase where the amount financed is \$7,500, your down payment is \$0 with 36 monthly payments of \$217.66 each. Based on a consumer loan with a \$100 loan origination fee. Interest rate is 1.99% [ANNUAL PERCENTAGE RATE is 2.86% (E)].

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### **Installment Promo Name: 2.99% for 48 Months [3.66% APR\*]**

\*Example: On a purchase where the amount financed is \$7,500, your down payment is \$0 with 48 monthly payments of \$168.20 each. Based on a consumer loan with a \$100 loan origination fee. Interest rate is 2.99% [ANNUAL PERCENTAGE RATE is 3.66% (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 \$2,000; Maximum amount financed \$50,000. Other qualifications and restrictions may apply. On a consumer loan, an origination fee of \$100 will be added to the amount financed in the above example. On a commercial loan, an origination fee of \$150 will be added to the amount financed in the above example. 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 5/1/2019 and 7/31/2019. Offer subject to change without notice. ["E" means estimate.]



## Consumer Installment Program Disclosures



### **Installment Promo Name: 3.99% for 60 Months [4.53% APR\*]**

\*Example: On a purchase where the amount financed is \$7,500, your down payment is \$0 with 60 monthly payments of \$139.94 each. Based on a consumer loan with a \$100 loan origination fee. Interest rate is 3.99% [ANNUAL PERCENTAGE RATE is 4.53% (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 \$2,500; Maximum amount financed \$50,000. Other qualifications and restrictions may apply. On a consumer loan, an origination fee of \$100 will be added to the amount financed in the above example. On a commercial loan, an origination fee of \$150 will be added to the amount financed in the above example. 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 5/1/2019 and 7/31/2019. Offer subject to change without notice. ["E" means estimate.]

### **Installment Promo Name: Sub-prime Program: 6.99% for 36 Months [7.90% APR\*]**

\*Example: On financed amount of \$7,500, your down payment is \$0 with 36 monthly payments of \$234.66 each. Based on a consumer loan with a \$100 loan origination fee. Interest Rate is 6.99% [ANNUAL PERCENTAGE RATE is 7.90% (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 620. Minimum Amount Financed \$1,500; Maximum Amount Financed \$50,000. Other qualifications and restrictions may apply. On a consumer loan, an origination fee of \$100 will be added to the amount financed in the above example. On a commercial loan, an origination fee of \$150 will be added to the amount financed in the above example. 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 5/1/2019 and 7/31/2019. Offer subject to change without notice. ["E" means estimate.]

### **Installment Promo Name: 0% for 24 Months [1.28% APR\*]**

\*Example: On a purchase where the amount financed is \$7,500, your down payment is \$0 with 24 monthly payments of \$316.67 each. Based on a consumer loan with a \$100 loan origination fee. Interest rate is 0% [ANNUAL PERCENTAGE RATE is 1.28% (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 \$5,999; Maximum amount financed \$50,000. Other qualifications and restrictions may apply. On a consumer loan, an origination fee of \$100 will be added to the amount financed in the above example. On a commercial loan, an origination fee of \$150 will be added to the amount financed in the above example. 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 5/1/2019 and 7/31/2019. Offer subject to change without notice. ["E" means estimate.]

### **Installment Promo Name: 1.99% for 36 Months [2.86% APR\*]**

\*Example: On a purchase where the amount financed is \$7,500, your down payment is \$0 with 36 monthly payments of \$217.66 each. Based on a consumer loan with a \$100 loan origination fee. Interest rate is 1.99% [ANNUAL PERCENTAGE RATE is 2.86% (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 \$3,500; Maximum amount financed \$50,000. Other qualifications and restrictions may apply. On a consumer loan, an origination fee of \$100 will be added to the amount financed in the above example. On a commercial loan, an origination fee of \$150 will be added to the amount financed in the above example. 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 5/1/2019 and 7/31/2019. Offer subject to change without notice. ["E" means estimate.]

### **Installment Promo Name: 2.99% for 48 Months [3.66% APR\*]**

\*Example: On a purchase where the amount financed is \$7,500, your down payment is \$0 with 48 monthly payments of \$168.20 each. Based on a consumer loan with a \$100 loan origination fee. Interest rate is 2.99% [ANNUAL PERCENTAGE RATE is 3.66% (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 \$3,500; Maximum amount financed \$50,000. Other qualifications and restrictions may apply. On a consumer loan, an origination fee of \$100 will be added to the amount financed in the above example. On a commercial loan, an origination fee of \$150 will be added to the amount financed in the above example. 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 5/1/2019 and 7/31/2019. Offer subject to change without notice. ["E" means estimate.]

### **Installment Promo Name: 3.99% for 60 Months [4.53% APR\*]**

\*Example: On a purchase where the amount financed is \$7,500, your down payment is \$0 with 60 monthly payments of \$139.94 each. Based on a consumer loan with a \$100 loan origination fee. Interest rate is 3.99% [ANNUAL PERCENTAGE RATE is 4.53% (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 \$3,500; Maximum amount financed \$50,000. Other qualifications and restrictions may apply. On a consumer loan, an origination fee of \$100 will be added to the amount financed in the above example. On a commercial loan, an origination fee of \$150 will be added to the amount financed in the above example. 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 5/1/2019 and 7/31/2019. Offer subject to change without notice. ["E" means estimate.]