

## Gravely USA Promotion

<b>PROMO NAME</b>	<b>INTEREST RATE</b>	<b>TERM</b>	<b>DOWN PAYMENT</b>
Mow NOW Pay LATER 0% for 24 Months <sup>1</sup>	0%	24	0%
0% for 36 Months <sup>2</sup>	0%	36	0%
0% for 48 Months <sup>3</sup>	0%	48	0%
1.99% for 48 Months <sup>4</sup>	1.99%	48	0%
2.99% for 36 Months <sup>5</sup>	2.99%	36	0%
2.99% for 24 Months <sup>6</sup>	2.99%	24	0%
3.99% for 48 Months <sup>7</sup>	3.99%	48	0%
3.99% for 36 Months <sup>8</sup>	3.99%	36	0%
4.99% for 48 Months <sup>9</sup>	4.99%	48	0%
Mow NOW Pay LATER 5.49% for 48 Months <sup>10</sup>	5.49%	48	0%
5.99% for 60 Months <sup>11</sup>	5.99%	60	0%
6.99% for 60 Months <sup>12</sup>	6.99%	60	0%
7.99% for 12 Months <sup>13</sup>	7.99%	12	0%
7.99% for 72 Months <sup>14</sup>	7.99%	72	0%
9.99% for 24 Months <sup>15</sup>	9.99%	24	0%
Sub Prime Program 9.99% for 36 Months <sup>16</sup>	9.99%	36	0%
11.99% for 36 Months <sup>17</sup>	11.99%	36	0%
13.99% for 48 Months <sup>18</sup>	13.99%	48	0%

## Disclaimer

\*Applies to Installment Loans Only

New equipment only. Available to qualified buyers with rates dependent on credit records. Not all customers will qualify for the above listed programs. Higher rates may apply for buyers with marginal credit. "No down payment" offers do not apply to buyers with marginal credit. Commercial Only refers to a plan that is only available for an applicant using the equipment for Commercial or Business Use.

**NOTE: ALL INFORMATION SUBJECT TO CHANGE.** All programs and specials are subject to dealer participation; contact your local dealer. Customer documentation fee may apply on any of the above financing programs. All loans subject to credit approval. Ask your local dealer for details.

## Consumer Disclosure

### **<sup>1</sup>Installment Promo Name: Mow NOW Pay LATER 0% for 24 Months [1.44358% APR\*]**

\*Example: On a purchase where the Amount Financed is \$7500.00, your Down Payment is \$0.00; no interest FOR with 24 monthly payments of \$318.75 each. Interest rate is 0.00000% [ANNUAL PERCENTAGE RATE is 1.44358% (E)].

Note: 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 \$5000.00; Maximum Amount Financed \$75000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00\* 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 2/1/2023 and 4/30/2023. Offer subject to change without notice. ["E" means estimate]

### **<sup>2</sup>Installment Promo Name: 0% for 36 Months [1.28922% APR\*]**

\*Example: On a purchase where the Amount Financed is \$7500.00, your Down Payment is \$0.00 with 36 monthly payments of \$212.50 each. Interest rate is 0.00000% [ANNUAL PERCENTAGE RATE is 1.28922% (E)].

Note: 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 \$5000.00; Maximum Amount Financed \$75000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 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 2/1/2023 and 4/30/2023. Offer subject to change without notice. ["E" means estimate]

**<sup>3</sup>Installment Promo Name: 0% for 48 Months [0.97496% APR\*]**

\*Example: On a purchase where the Amount Financed is \$7500.00, your Down Payment is \$0.00 with 48 monthly payments of \$159.38 each. Interest rate is 0.00000% [ANNUAL PERCENTAGE RATE is 0.97496% (E)].

Note: 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 \$5000.00; Maximum Amount Financed \$75000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 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 2/1/2023 and 4/30/2023. Offer subject to change without notice. ["E" means estimate]

**<sup>4</sup>Installment Promo Name: 1.99% for 48 Months [2.81223% APR\*]**

\*Example: On a purchase where the Amount Financed is \$7500.00, your Down Payment is \$0.00 with 48 monthly payments of \$165.36 each. Interest rate is 1.99000% [ANNUAL PERCENTAGE RATE is 2.81223% (E)].

Note: 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 \$2500.00; Maximum Amount Financed \$75000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 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 2/1/2023 and 4/30/2023. Offer subject to change without notice. ["E" means estimate]

**<sup>5</sup>Installment Promo Name: 2.99% for 36 Months [4.08096% APR\*]**

\*Example: On a purchase where the Amount Financed is \$7500.00, your Down Payment is \$0.00 with 36 monthly payments of \$221.65 each. Interest rate is 2.99000% [ANNUAL PERCENTAGE RATE is 4.08096% (E)].

Note: 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 \$2500.00; Maximum Amount Financed \$75000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 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 2/1/2023 and 4/30/2023. Offer subject to change without notice. ["E" means estimate]

**<sup>6</sup>Installment Promo Name: 2.99% for 24 Months [4.91782% APR\*]**

\*Example: On a purchase where the Amount Financed is \$7500.00, your Down Payment is \$0.00 with 24 monthly payments of \$328.67 each. Interest rate is 2.99000% [ANNUAL PERCENTAGE RATE is 4.91782% (E)].

Note: 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 \$1500.00; Maximum Amount Financed \$75000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 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 2/1/2023 and 4/30/2023. Offer subject to change without notice. ["E" means estimate]

**<sup>7</sup>Installment Promo Name: 3.99% for 48 Months [4.81913% APR\*]**

\*Example: On a purchase where the Amount Financed is \$7500.00, your Down Payment is \$0.00 with 48 monthly payments of \$172.06 each. Interest rate is 3.99000% [ANNUAL PERCENTAGE RATE is 4.81913% (E)].

Note: 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 \$2500.00; Maximum Amount Financed \$75000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 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 2/1/2023 and 4/30/2023. Offer subject to change without notice. ["E" means estimate]

**<sup>8</sup>Installment Promo Name: 3.99% for 36 Months [5.30383% APR\*]**

\*Example: On a purchase where the Amount Financed is \$7500.00, your Down Payment is \$0.00 with 36 monthly payments of \$225.74 each. Interest rate is 3.99000% [ANNUAL PERCENTAGE RATE is 5.30383% (E)].

Note: 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 \$3000.00; Maximum Amount Financed \$75000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 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 2/1/2023 and 4/30/2023. Offer subject to change without notice. ["E" means estimate]

**<sup>9</sup>Installment Promo Name: 4.99% for 48 Months [5.99145% APR\*]**

\*Example: On a purchase where the Amount Financed is \$7500.00, your Down Payment is \$0.00 with 48 monthly payments of \$176.05 each. Interest rate is 4.99000% [ANNUAL PERCENTAGE RATE is 5.99145% (E)].

Note: 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 \$4500.00; Maximum Amount Financed \$75000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 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 2/1/2023 and 4/30/2023. Offer subject to change without notice. ["E" means estimate]

**<sup>10</sup>Installment Promo Name: Mow NOW Pay LATER 5.49% for 48 Months [5.56417% APR\*]**

\*Example: On a purchase where the Amount Financed is \$7500.00, your Down Payment is \$0.00; no interest FOR 120 DAYS with 48 monthly payments of \$177.85 each. Interest rate is 5.49000% [ANNUAL PERCENTAGE RATE is 5.56417% (E)].

Note: 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 \$5000.00; Maximum Amount Financed \$75000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00\* 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 2/1/2023 and 4/30/2023. Offer subject to change without notice. ["E" means estimate]

**<sup>11</sup>Installment Promo Name: 5.99% for 60 Months [6.80660% APR\*]**

\*Example: On a purchase where the Amount Financed is \$7500.00, your Down Payment is \$0.00 with 60 monthly payments of \$147.77 each. Interest rate is 5.99000% [ANNUAL PERCENTAGE RATE is 6.80660% (E)].

Note: 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 \$6000.00; Maximum Amount Financed \$75000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 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 2/1/2023 and 4/30/2023. Offer subject to change without notice. ["E" means estimate]

**<sup>12</sup>Installment Promo Name: 6.99% for 60 Months [7.67355% APR\*]**

\*Example: On a purchase where the Amount Financed is \$7500.00, your Down Payment is \$0.00 with 60 monthly payments of \$150.84 each. Interest rate is 6.99000% [ANNUAL PERCENTAGE RATE is 7.67355% (E)].

Note: 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 \$2500.00; Maximum Amount Financed \$75000.00. Other qualifications and restrictions may apply. An Origination Fee of \$125.00 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 2/1/2023 and 4/30/2023. Offer subject to change without notice. ["E" means estimate]

**<sup>13</sup>Installment Promo Name: 7.99% for 12 Months [9.21096% APR\*]**

\*Example: On a purchase where the Amount Financed is \$7500.00, your Down Payment is \$0.00 with 12 monthly payments of \$656.62 each. Interest rate is 7.99000% [ANNUAL PERCENTAGE RATE is 9.21096% (E)].

Note: 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 \$500.00; Maximum Amount Financed \$75000.00. Other qualifications and restrictions may apply. An Origination Fee of \$50.00 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 2/1/2023 and 4/30/2023. Offer subject to change without notice. ["E" means estimate]

**<sup>14</sup>Installment Promo Name: 7.99% for 72 Months [8.57452% APR\*]**

\*Example: On a purchase where the Amount Financed is \$7500.00, your Down Payment is \$0.00 with 72 monthly payments of \$133.55 each. Interest rate is 7.99000% [ANNUAL PERCENTAGE RATE is 8.57452% (E)].

Note: 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 \$15000.00; Maximum Amount Financed \$75000.00. Other qualifications and restrictions may apply. An Origination Fee of \$125.00 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 2/1/2023 and 4/30/2023. Offer subject to change without notice. ["E" means estimate]

**<sup>15</sup>Installment Promo Name: 9.99% for 24 Months [11.62813% APR\*]**

\*Example: On a purchase where the Amount Financed is \$7500.00, your Down Payment is \$0.00 with 24 monthly payments of \$351.75 each. Interest rate is 9.99000% [ANNUAL PERCENTAGE RATE is 11.62813% (E)].

Note: 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 \$1500.00; Maximum Amount Financed \$75000.00. Other qualifications and restrictions may apply. An Origination Fee of \$125.00 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 2/1/2023 and 4/30/2023. Offer subject to change without notice. ["E" means estimate]

**<sup>16</sup>Installment Promo Name: Sub Prime Program 9.99% for 36 Months [11.11527% APR\*]**

\*Example: On a purchase where the Amount Financed is \$7500.00, your Down Payment is \$0.00 with 36 monthly payments of \$245.95 each. Interest rate is 9.99000% [ANNUAL PERCENTAGE RATE is 11.11527% (E)].

Note: 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 620. Minimum Amount Financed \$1500.00; Maximum Amount Financed \$75000.00. Other qualifications and restrictions may apply. An Origination Fee of \$125.00 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 2/1/2023 and 4/30/2023. Offer subject to change without notice. ["E" means estimate]

**<sup>17</sup>Installment Promo Name: 11.99% for 36 Months [13.12599% APR\*]**

\*Example: On a purchase where the Amount Financed is \$7500.00, your Down Payment is \$0.00 with 36 monthly payments of \$253.16 each. Interest rate is 11.99000% [ANNUAL PERCENTAGE RATE is 13.12599% (E)].

Note: 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 \$1500.00; Maximum Amount Financed \$75000.00. Other qualifications and restrictions may apply. An Origination Fee of \$125.00 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 2/1/2023 and 4/30/2023. Offer subject to change without notice. ["E" means estimate]

**<sup>18</sup>Installment Promo Name: 13.99% for 48 Months [14.87877% APR\*]**

\*Example: On a purchase where the Amount Financed is \$7500.00, your Down Payment is \$0.00 with 48 monthly payments of \$208.27 each. Interest rate is 13.99000% [ANNUAL PERCENTAGE RATE is 14.87877% (E)].

Note: 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 \$1500.00; Maximum Amount Financed \$75000.00. Other qualifications and restrictions may apply. An Origination Fee of \$125.00 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 2/1/2023 and 4/30/2023. Offer subject to change without notice. ["E" means estimate]