



Special Financing Promotions

Offer available on all new Ariens/Gravely equipment.
Programs are available through 1/31/2021.

No Monthly Interest for 24 Months with Equal Payments	
**Minimum purchase \$1500. There is a promotional fee of \$125 for this transaction.	
Minimum Purchase Requirement	\$1500
Interest Rate/APR	0%
Promotional Fee**	\$125
*See last pages for full disclosure.	

No Monthly Interest for 36 Months with Equal Payments	
**Minimum purchase \$1500. There is a promotional fee of \$125 for this transaction.	
Minimum Purchase Requirement	\$1500
Interest Rate/APR	0%
Promotional Fee**	\$125
*See last pages for full disclosure.	

No Monthly Interest for 48 Months with Equal Payments	
**Minimum purchase \$1500. There is a promotional fee of \$125 for this transaction.	
Minimum Purchase Requirement	\$1500
Interest Rate/APR	0%
Promotional Fee**	\$125
*See last pages for full disclosure.	

1.99% APR with 60 Monthly Payments	
**Minimum purchase \$1500. There is a promotional fee of \$125 for this transaction.	
Minimum Purchase Requirement	\$1500
Interest Rate/APR	1.99%
Promotional Fee**	\$125
*See last pages for full disclosure.	

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Special Financing Promotions

Offer available on all new Ariens/Gravely equipment.
Programs are available through 1/31/2021.

3.99% APR with 60 Monthly Payments		No Interest if Paid in Full within 6 Months	
**Minimum purchase \$3000. There is a promotional fee of \$125 for this transaction.		**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 \$299.	
Minimum Purchase Requirement	\$3000	Minimum Purchase Requirement	\$299
Interest Rate/APR	3.99%	CONS APR / COMM APR	29.99% / 28.99%
Promotional Fee**	\$125	Promotional Fee**	\$0
*See last pages for full disclosure.		*See last pages for full disclosure.	

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 \$299.	
Minimum Purchase Requirement	\$299
CONS APR / COMM APR	29.99% / 28.99%
Promotional Fee**	\$0
*See last pages for full disclosure.	



Yard Card Promotions

Consumer

***No Monthly Interest for 24 Months with Equal Payments:** Minimum purchase \$1,500. **There is a promotional fee of \$125 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. Other transactions and charges affect total monthly payment amount. Prior purchases excluded. Account must be in good standing. 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 credit agreement for applicable terms. Subject to credit approval. Yard Card financing account issued by TD Bank, N.A. Offer expires 1/31/2021.

***No Monthly Interest for 36 Months with Equal Payments:** Minimum purchase \$1,500. **There is a promotional fee of \$125 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. Other transactions and charges affect total monthly payment amount. Prior purchases excluded. Account must be in good standing. 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 credit agreement for applicable terms. Subject to credit approval. Yard Card financing account issued by TD Bank, N.A. Offer expires 1/31/2021.

***No Monthly Interest for 48 Months with Equal Payments:** Minimum purchase \$1,500. **There is a promotional fee of \$125 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. Other transactions and charges affect total monthly payment amount. Prior purchases excluded. Account must be in good standing. 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 credit agreement for applicable terms. Subject to credit approval. Yard Card financing account issued by TD Bank, N.A. Offer expires 1/31/2021.

***1.99% APR with 60 Monthly Payments:** Minimum purchase \$1,500. **There is a promotional fee of \$125 for this transaction.** 1.99% 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. Other transactions and charges affect the total monthly payment amount. Prior purchases excluded. Account must be in good standing. Standard account terms apply to purchases that do not qualify. New accounts: Standard Purchase APR 29.99%. Minimum interest charge \$1. Existing accountholders, see your credit agreement for applicable terms. Subject to credit approval. Yard Card financing account issued by TD Bank, N.A. Offer expires 1/31/2021.

***3.99% APR with 60 Monthly Payments:** Minimum purchase \$3,000. **There is a promotional fee of \$125 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. Other transactions and charges affect the total monthly payment amount. Prior purchases excluded. Account must be in good standing. Standard account terms apply to purchases that do not qualify. New accounts: Standard Purchase APR 29.99%. Minimum interest charge \$1. Existing accountholders, see your credit agreement for applicable terms. Subject to credit approval. Yard Card financing account issued by TD Bank, N.A. Offer expires 1/31/2021.

***No Interest if Paid in Full within 6 Months:** Minimum purchase \$299. To avoid interest, you must pay the full promotional balance before the promotional period ends. If you do not, we will charge interest from the purchase date at the Standard APR. After promotional period ends, the Standard APR also applies to the remaining balance. **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. 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 credit agreement for applicable terms. Subject to credit approval. Yard Card financing account issued by TD Bank, N.A. Offer expires 1/31/2021.

***No Interest if Paid in Full within 12 Months:** Minimum purchase \$299. To avoid interest, you must pay the full promotional balance before the promotional period ends. If you do not, we will charge interest from the purchase date at the Standard APR. After promotional period ends, the Standard APR also applies to the remaining balance. **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. 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 credit agreement for applicable terms. Subject to credit approval. Yard Card financing account issued by TD Bank, N.A. Offer expires 1/31/2021.



Yard Card Plus Promotions

Commercial

***No Monthly Interest for 24 Months with Equal Payments:** A minimum purchase amount of \$1,500 is required. **A one-time promotional fee of \$125 will be charged to the account for this transaction.** During the 24 month promotional period a minimum monthly payment is required that is calculated by dividing the purchase amount and the promotional fee by the length of the promotional period. The promotional period will start on the date of purchase. 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 APR for purchases on any remaining balances until paid in full. The current APR for purchases is 28.99%. APR for purchases on existing accounts may vary between 20.49%-29.99%. Minimum interest charge \$2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 1/31/2021.

***No Monthly Interest for 36 Months with Equal Payments:** A minimum purchase amount of \$1,500 is required. **A one-time promotional fee of \$125 will be charged to the account for this transaction.** During the 36 month promotional period a minimum monthly payment is required that is calculated by dividing the purchase amount and the promotional fee by the length of the promotional period. The promotional period will start on the date of purchase. 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 APR for purchases on any remaining balances until paid in full. The current APR for purchases is 28.99%. APR for purchases on existing accounts may vary between 20.49%-29.99%. Minimum interest charge \$2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 1/31/2021.

***No Monthly Interest for 48 Months with Equal Payments:** A minimum purchase amount of \$1,500 is required. **A one-time promotional fee of \$125 will be charged to the account for this transaction.** During the 48 month promotional period a minimum monthly payment is required that is calculated by dividing the purchase amount and the promotional fee by the length of the promotional period. The promotional period will start on the date of purchase. 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 APR for purchases on any remaining balances until paid in full. The current APR for purchases is 28.99%. APR for purchases on existing accounts may vary between 20.49%-29.99%. Minimum interest charge \$2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 1/31/2021.

***1.99% APR with 60 Monthly Payments:** A minimum purchase amount of \$1,500 is required. **A one-time promotional fee of \$125 will be charged to the account for this transaction.** The Reduced APR of 1.99% will apply to the purchase for the 60 Month promotional period. A minimum payment equal to 1.752% 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 28.99%. APR for purchases on existing accounts may vary between 20.49%-29.99%. Minimum interest charge \$2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 1/31/2021.

***3.99% APR with 60 Monthly Payments:** A minimum purchase amount of \$3000 is required. **A one-time promotional fee of \$125 will be charged to the account for this transaction.** The Reduced APR of 3.99% will apply to the purchase for the 60 Month promotional period. A minimum payment equal to 1.841% 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 28.99%. APR for purchases on existing accounts may vary between 20.49%-29.99%. Minimum interest charge \$2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 1/31/2021.

***No Interest if Paid in Full within 6 Months:** A minimum purchase amount of \$299 is required. During the 6 month promotional period a minimum monthly payment is required as disclosed on your billing statement. If minimum monthly payments are made you will not pay off the balance in the 6 month promotional period. Payments above the minimum amount due are required to avoid paying the deferred interest. The deferred interest will start on the date of purchase and end when paid in full or at the expiration of the 6 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 6 month promotional period. After the deferred interest period expires, interest will be charged at the current APR for purchases until paid in full. The current APR for purchases is 28.99%. APR for purchases on existing accounts may vary between 20.49%-29.99%. Minimum interest charge \$2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 1/31/2021.

***No Interest if Paid in Full within 12 Months:** A minimum purchase amount of \$299 is required. During the 12 month promotional period a minimum monthly payment 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. Payments above the minimum amount due are required to avoid paying the deferred interest. 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. After the deferred interest period expires, interest will be charged at the current APR for purchases until paid in full. The current APR for purchases is 28.99%. APR for purchases on existing accounts may vary between 20.49%-29.99%. Minimum interest charge \$2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 1/31/2021.