



# Consumer Installment Program Disclosures



**Installment Promo Name: Mow NOW Pay LATER – Zero Interest for 120, No Payment for 150 Days thereafter, 0% for 24 Months [1.45% APR\*]**

\*Example: On a 2/1/2026 amount financed of \$7,500, your Down Payment is \$0.00, no payment for 150 days followed by 24 monthly payments of \$318.75 each. Interest rate is 0.00% [ANNUAL PERCENTAGE RATE is 1.45% (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. Bureau risk score alone does not guarantee rate eligibility; other underwriting criteria may apply. Minimum amount financed \$1500.00; Maximum amount financed \$75,000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 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 2/1/2026 and 4/30/2026. Offer subject to change without notice ["E" means estimate"].

**Installment Promo Name: Mow NOW Pay LATER – Zero Interest for 120, No Payment for 150 Days thereafter, 1.99% for 36 Months [2.70% APR\*]**

\*Example: On a 2/1/2026 amount financed of \$7,500, your Down Payment is \$0.00, no interest for 120 days and payment for 150 days followed by 36 monthly payments of \$170.95 each. Interest rate is 1.99% [ANNUAL PERCENTAGE RATE is 2.70% (E)].

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**Installment Promo Name: Mow NOW Pay LATER – Zero Interest for 120, No Payment for 150 Days thereafter, 2.99% for 48 Months [3.84% APR\*]**

\*Example: On a 2/1/2026 amount financed of \$7,500, your Down Payment is \$0.00, no interest for 120 days and payment for 150 days followed by 48 monthly payments of \$170.95 each. Interest rate is 2.99% [ANNUAL PERCENTAGE RATE is 3.84% (E)].

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**Installment Offer Name: 0% for 24 Months [1.91% APR\*]**

\*Example: On amount financed of \$7,500, your Down Payment is \$0.00 with 24 monthly payments of \$318.75 each. Interest rate is 0.00% [ANNUAL PERCENTAGE RATE is 1.45% (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. Bureau risk score alone does not guarantee rate eligibility; other underwriting criteria may apply. Minimum amount financed \$1500.00; Maximum amount financed \$75,000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 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 2/1/2026 and 4/30/2026. Offer subject to change without notice ["E" means estimate"].

**Installment Offer Name: 0% for 48 Months [0.98% APR\*]**

\*Example: On amount financed of \$7,500, your down payment is \$0.00 with 48 monthly payments of \$159.38 each. Interest Rate is 0.00% [ANNUAL PERCENTAGE RATE is 0.98% (E)].

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**Installment Offer Name: 0% for 60 Months [0.78% APR\*]**

\*Example: On amount financed of \$7,500, your Down Payment is \$0.00 with 60 monthly payments of \$127.50 each. Interest rate is 0.00% [ANNUAL PERCENTAGE RATE is 0.78% (E)].

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## Consumer Installment Program Disclosures



### Installment Offer Name: 1.99% for 48 Months [2.98% APR\*]

\*Example: On amount financed of \$7,500, your down payment is \$0.00 with 48 monthly payments of \$165.93 each. Interest Rate is 1.99% [ANNUAL PERCENTAGE RATE is 2.98% (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. Bureau risk score alone does not guarantee rate eligibility; other underwriting criteria may apply. Minimum amount financed \$1500.00; Maximum amount financed \$75,000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 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 2/1/2026 and 4/30/2026. Offer subject to change without notice ["E" means estimate"].

### Installment Promo Name: 2.99% for 36 Months [5.30% APR\*]

\*Example: On amount financed of \$7,500, your down payment is \$0.00 with 36 monthly payments of \$225.76 each. Interest Rate is 2.99% [ANNUAL PERCENTAGE RATE is 5.30% (E)].

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### Installment Promo Name: 3.99% for 60 Months [4.79% APR\*]

\*Example: On amount financed of \$7,500, your down payment is \$0.00 with 60 monthly payments of \$140.81 each. Interest Rate is 3.99% [ANNUAL PERCENTAGE RATE is 4.79% (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. Bureau risk score alone does not guarantee rate eligibility; other underwriting criteria may apply. Minimum amount financed \$1500.00; Maximum amount financed \$75,000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 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 2/1/2026 and 4/30/2026. Offer subject to change without notice ["E" means estimate"].

### Installment Promo Name: 4.99% for 36 Months [6.31% APR\*]

\*Example: On amount financed of \$7,500, your down payment is \$0.00 with 36 monthly payments of \$229.22 each. Interest Rate is 4.99% [ANNUAL PERCENTAGE RATE is 6.31% (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. Bureau risk score alone does not guarantee rate eligibility; other underwriting criteria may apply. Minimum amount financed \$3000.00; Maximum amount financed \$75,000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 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 2/1/2026 and 4/30/2026. Offer subject to change without notice ["E" means estimate"].

### Installment Promo Name: 4.99% for 42 Months [6.13% APR\*]

\*Example: On amount financed of \$7,500, your down payment is \$0.00 with 42 monthly payments of \$19 each. Interest Rate is 4.99% [ANNUAL PERCENTAGE RATE is 6.13% (E)].

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### Installment Promo Name: 5.99% for 60 Months [6.81% APR\*]

\*Example: On amount financed of \$7,500, your down payment is \$0.00 with 60 monthly payments of \$147.80 each. Interest Rate is 5.99% [ANNUAL PERCENTAGE RATE is 6.81% (E)].

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## Consumer Installment Program Disclosures



### Installment Offer Name: 5.99% for 12 Months [7.19% APR\*]

\*Example: On amount financed of \$7,500, your down payment is \$0.00 with 12 monthly payments of \$649.47 each. Interest Rate is 5.99% [ANNUAL PERCENTAGE RATE is 7.19% (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. Bureau risk score alone does not guarantee rate eligibility; other underwriting criteria may apply. Minimum amount financed \$500.00; Maximum amount financed \$75,000.00. Other qualifications and restrictions may apply. An Origination Fee of \$50.00 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 2/1/2026 and 4/30/2026. Offer subject to change without notice ["E" means estimate"].

### Installment Offer Name: 7.99% for 24 Months [9.93 APR\*]

\*Example: On amount financed of \$7,500, your down payment is \$0.00 with 24 monthly payments of \$345.75 each. Interest Rate is 7.99% [ANNUAL PERCENTAGE RATE is 9.93% (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. Bureau risk score alone does not guarantee rate eligibility; other underwriting criteria may apply. Minimum amount financed \$1500.00; Maximum amount financed \$75,000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 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 2/1/2026 and 4/30/2026. Offer subject to change without notice ["E" means estimate"].

### Installment Offer Name: 9.99% for 36 Months [11.33% APR\*]

\*Example: On amount financed of \$7,500, your down payment is \$0.00 with 36 monthly payments of \$246.62 each. Interest Rate is 9.99% [ANNUAL PERCENTAGE RATE is 11.33% (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. Bureau risk score alone does not guarantee rate eligibility; other underwriting criteria may apply. Minimum amount financed \$1500.00; Maximum amount financed \$75,000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 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 2/1/2026 and 4/30/2026. Offer subject to change without notice ["E" means estimate"].

### Installment Offer Name: 11.99% for 48 Months [13.03% APR\*]

\*Example: On amount financed of \$7,500, your down payment is \$0.00 with 48 monthly payments of \$201.24 each. Interest Rate is 11.99% [ANNUAL PERCENTAGE RATE is 13.03% (E)].

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2/1/2026 and 4/30/2026. 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.

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# Consumer Installment Program Disclosures



## Installment Offer Name: 8.99% for 12 Months [10.29% APR\*]

\*Example: On amount financed of \$7,500, your down payment is \$0.00 with 12 monthly payments of \$660.39 each. Interest Rate is 8.99% [ANNUAL PERCENTAGE RATE is 10.29% (E)].

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## Installment Offer Name: 10.99% for 24 Months [12.96 APR\*]

\*Example: On amount financed of \$7,500, your down payment is \$0.00 with 24 monthly payments of \$356.43 each. Interest Rate is 10.99% [ANNUAL PERCENTAGE RATE is 12.96% (E)].

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## Installment Offer Name: 12.99% for 36 Months [14.36% APR\*]

\*Example: On amount financed of \$7,500, your down payment is \$0.00 with 36 monthly payments of \$257.65 each. Interest Rate is 12.99% [ANNUAL PERCENTAGE RATE is 12.96% (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. Bureau risk score alone does not guarantee rate eligibility; other underwriting criteria may apply. Minimum amount financed \$1500.00; Maximum amount financed \$75,000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 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 2/1/2026 and 4/30/2026. Offer subject to change without notice ["E" means estimate"].

## Installment Offer Name: 14.99% for 48 Months [16.06% APR\*]

\*Example: On amount financed of \$7,500, your down payment is \$0.00 with 48 monthly payments of \$212.80 each. Interest Rate is 14.99% [ANNUAL PERCENTAGE RATE is 16.06% (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. Bureau risk score alone does not guarantee rate eligibility; other underwriting criteria may apply. Minimum amount financed \$1500.00; Maximum amount financed \$75,000.00. Other qualifications and restrictions may apply. An Origination Fee of \$150.00 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 2/1/2026 and 4/30/2026. Offer subject to change without notice ["E" means estimate"].

## Installment Offer Name: Sub-prime Program: 10.99% for 36 Months [12.35% APR\*]

\*Example: On amount financed of \$7,500, your down payment is \$0.00 with 36 monthly payments of \$250.36 each. Interest Rate is 10.99% [ANNUAL PERCENTAGE RATE is 12.35% (E)].

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