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Consumer Installment Program Disclosures

SPARTAN® MOWERS & UTVs

Installment Offer Name: Mow NOW Pay LATER – No Payment for 150 Days; thereafter, 0% for 24 Months [1.45% APR*]

*Example: On financed amount of $7,500, your down payment is $0, no payment for 150 days followed by 24 monthly payments of $318.75 each. Interest rate is 0% [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 $150,000.00. 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 11/1/2026 and 1/31/2027. Offer subject to change without notice ["E" means estimate"].

Installment Offer 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 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 $219.08 each. Interest rate is 1.99% [ANNUAL PERCENTAGE RATE is 2.70% (E)].

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Installment Offer Name: Mow NOW Pay LATER – Zero Interest for 120, No Payment for 150 Days thereafter, 2.99% for 48 Months [3.42% APR*]

*Example: On 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 $169.29 each. Interest rate is 2.99% [ANNUAL PERCENTAGE RATE is 3.42% (E)].

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Installment Offer Name: 0% for 12 Months [0.00% APR*]

*Example: On financed amount of $7,500, your down payment is $0 with 12 monthly payments of $625.00 each. Interest Rate is 0% [ANNUAL PERCENTAGE RATE is 0.00% (E)].

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

*Example: On financed amount of $7,500, your down payment is $0 with 24 monthly payments of $318.75 each. Interest Rate is 0% [ANNUAL PERCENTAGE RATE is 1.91% (E)].

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Installment Offer Name: 0% for 48 Months [.98% APR*]

*Example: On financed amount of $7,500, your down payment is $0 with 48 monthly payments of $159.38 each. Interest Rate is 0% [ANNUAL PERCENTAGE RATE is .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)].

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 $2500.00; Maximum amount financed $150,000.00. 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 11/1/2026 and 1/31/2027. Offer subject to change without notice ["E" means estimate"].

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 $165.94 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 $150,000.00. 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 11/1/2026 and 1/31/2027. Offer subject to change without notice ["E" means estimate"].

Installment Offer Name: 2.99% for 36 Months [4.31% APR*]

*Example: On amount financed of $7,500, your down payment is $0.00 with 36 monthly payments of $222.45 each. Interest Rate is 2.99% [ANNUAL PERCENTAGE RATE is 4.31% (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 $1500.00; Maximum amount financed $150,000.00. 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 11/1/2026 and 1/31/2027. Offer subject to change without notice ["E" means estimate"].

Installment Offer Name: 3.99% for 60 Months [4.80% APR*]

*Example: On amount financed of $7,500, your down payment is $0.00 with 60 monthly payments of $140.86 each. Interest Rate is 3.99% [ANNUAL PERCENTAGE RATE is 4.80% (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 $150,000.00. 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 11/1/2026 and 1/31/2027. Offer subject to change without notice ["E" means estimate"].

Installment Offer Name: 4.99% for 36 Months [6.32% APR*]

*Example: On amount financed of $7,500, your down payment is $0.00 with 36 monthly payments of $229.26 each. Interest Rate is 4.99% [ANNUAL PERCENTAGE RATE is 6.32% (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 $150,000.00. 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 11/1/2026 and 1/31/2027. Offer subject to change without notice ["E" means estimate"].

Installment Offer Name: 4.99% for 42 Months [6.14% APR*]

*Example: On amount financed of $7,500, your down payment is $0.00 with 42 monthly payments of $198.91 each. Interest Rate is 4.99% [ANNUAL PERCENTAGE RATE is 6.14% (E)].

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Installment Offer Name: 5.99% for 60 Months [6.82% APR*]

*Example: On amount financed of $7,500, your down payment is $0.00 with 60 monthly payments of $147.88 each. Interest Rate is 5.99% [ANNUAL PERCENTAGE RATE is 6.82% (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 $2500.00; Maximum amount financed $150,000.00. 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 11/1/2026 and 1/31/2027. Offer subject to change without notice ["E" means estimate"].

Installment Offer Name: 5.99% for 12 Months [7.25% APR*]

*Example: On amount financed of $7,500, your down payment is $0.00 with 12 monthly payments of $649.82 each. Interest Rate is 5.99% [ANNUAL PERCENTAGE RATE is 7.25% (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 $150,000.00. 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 11/1/2026 and 1/31/2027. Offer subject to change without notice ["E" means estimate"].

Installment Offer Name: 7.99% for 24 Months [9.95 APR*]

*Example: On amount financed of $7,500, your down payment is $0.00 with 24 monthly payments of $345.90 each. Interest Rate is 7.99% [ANNUAL PERCENTAGE RATE is 9.95% (E)].

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Installment Offer Name: 9.99% for 36 Months [11.34% APR*]

*Example: On amount financed of $7,500, your down payment is $0.00 with 36 monthly payments of $246.76 each. Interest Rate is 9.99% [ANNUAL PERCENTAGE RATE is 11.34% (E)].

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Installment Offer Name: 11.99% for 48 Months [13.04% APR*]

*Example: On amount financed of $7,500, your down payment is $0.00 with 48 monthly payments of $201.37 each. Interest Rate is 11.99% [ANNUAL PERCENTAGE RATE is 13.04% (E)].

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Installment Offer Name: 8.99% for 12 Months [10.21% APR*]

*Example: On amount financed of $7,500, your down payment is $0.00 with 12 monthly payments of $660.10 each. Interest Rate is 8.99% [ANNUAL PERCENTAGE RATE is 10.21% (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 $150,000.00. 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 11/1/2026 and 1/31/2027. Offer subject to change without notice ["E" means estimate"].

Installment Offer Name: 10.99% for 24 Months [12.63 APR*]

*Example: On amount financed of $7,500, your down payment is $0.00 with 24 monthly payments of $355.27 each. Interest Rate is 10.99% [ANNUAL PERCENTAGE RATE is 12.63% (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 $150,000.00. 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 11/1/2026 and 1/31/2027. Offer subject to change without notice ["E" means estimate"].

Installment Offer Name: 12.99% for 36 Months [14.13% APR*]

*Example: On amount financed of $7,500, your down payment is $0.00 with 36 monthly payments of $256.81 each. Interest Rate is 12.99% [ANNUAL PERCENTAGE RATE is 14.13% (E)].

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Installment Offer Name: 14.99% for 48 Months [15.88% APR*]

*Example: On amount financed of $7,500, your down payment is $0.00 with 48 monthly payments of $212.11 each. Interest Rate is 14.99% [ANNUAL PERCENTAGE RATE is 15.88% (E)].

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