



**SheffieldFinancial.com**  
**800-438-8892**

**INSTALLMENT CREDIT PROGRAMS**

**Retail Financing Available on all 2015 and Higher New and Unused  
 ECHO Bear Cat Brand  
 Wood Chippers, Shredders, Stump Grinders and Debris Loaders  
 Effective Dates 8/1/19 - 10/31/19**

**Mow NOW Pay LATER**

Program	After Promo Period	Customer Loan Origination Fee	Amount Financed
<b>Mow NOW Pay LATER</b> Zero interest until 3/1/20, No payment until 4/1/20	<b>0% for 12 Months [APR 0.59%]</b> (as low as \$83.34 per \$1,000 financed)	Consumer - <b>\$50</b> Commercial - <del>\$150</del> <b>\$50</b>	Minimum - \$500 Maximum - \$50,000
<small>*Example: On a 8/1/19 financed amount of \$7,500, your down payment is \$0, no interest until 3/1/20 and no payment until 4/1/20 followed by 12 monthly payments of \$629.17 each. Interest rate is 0% [APR is 0.59%]. Based on minimum bureau risk score of 660.</small>			
<b>Mow NOW Pay LATER</b> Zero interest until 3/1/20, No payment until 4/1/20	<b>1.99% for 24 Months [APR 1.69%]</b> (as low as \$42.54 per \$1,000 financed)	Consumer - <b>\$50</b> Commercial - <del>\$150</del> <b>\$50</b>	Minimum - \$1,500 Maximum - \$50,000
<small>*Example: On a 8/1/19 financed amount of \$7,500, your down payment is \$0, no interest until 3/1/20 and no payment until 4/1/20 followed by 24 monthly payments of \$321.17 each. Interest rate is 1.99% [APR is 1.69%]. Based on minimum bureau risk score of 660.</small>			
<b>Mow NOW Pay LATER</b> Zero interest until 3/1/20, No payment until 4/1/20	<b>2.99% for 36 Months [APR 2.48%]</b> (as low as \$29.08 per \$1,000 financed)	Consumer - <b>\$50</b> Commercial - <del>\$150</del> <b>\$50</b>	Minimum - \$1,500 Maximum - \$50,000
<small>*Example: On a 8/1/19 financed amount of \$7,500, your down payment is \$0, no interest until 3/1/20 and no payment until 4/1/20 followed by 36 monthly payments of \$219.55 each. Interest rate is 2.99% [APR is 2.48%]. Based on minimum bureau risk score of 660.</small>			

See next page for additional programs

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Program	Customer Loan Origination Fee	Amount Financed
<b>1.99% for 48 Months [APR 2.65%]</b> (as low as \$21.69 per \$1,000 financed)	Consumer - \$100 Commercial - \$150	Minimum - \$1,500 Maximum - \$50,000
<small>*Example: On financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$164.86 each. Interest rate is 1.99% [APR is 2.65%]. Based on a consumer loan and minimum bureau risk score of 660.</small>		
Sub-Prime Program <b>6.99% for 36 Months [APR 7.90%]</b> (as low as \$30.87 per \$1,000 financed) <i>Approved Applicants with credit scores below 660</i>	Consumer - \$100 Commercial - \$150	Minimum - \$1,500 Maximum - \$50,000
<small>*Example: On financed amount of \$7,500, your down payment is \$0 with 36 monthly payments of \$234.66 each. Interest rate is 6.99% [APR is 7.90%]. Based on a consumer loan and minimum bureau risk score of 620.</small>		

• Interest begins immediately unless noted otherwise • First payment due 35 days from date of closing unless noted otherwise



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