

Special Affordable Financing Promotions!



Yard Card and Yard Card Canada Plus Promotional Offers
 For All Provinces (Excluding Quebec)
 Offer Available on all Ryan Equipment
 Programs Are Available Through 12/31/2014

| 36 Equal Monthly Payments with No Interest Promotional Offer* | |
|---|------------|
| Minimum Purchase Requirement | \$7,000 |
| Interest Rate/APR | 0.00% |
| Promotional Fee** | \$125 |
| Valid Until | 12/31/2014 |
| **A one-time Promotional Fee of \$125 will be applied to the Promotional Offer | |
| *See Last page for Full Disclosure. | |

| 24 Equal Monthly Payments with No Interest Promotional Offer* | |
|---|------------|
| Minimum Purchase Requirement | \$1,500 |
| Interest Rate/APR | 0.00% |
| Promotional Fee** | \$125 |
| Valid Until | 12/31/2014 |
| **A one-time Promotional Fee of \$125 will be applied to the Promotional Offer | |
| *See Last page for Full Disclosure. | |

| 60 Equal Monthly Payments with 3.75% Interest Rate Promotional Offer* | |
|---|------------|
| Minimum Purchase Requirement | \$1,500 |
| Interest Rate/APR | 3.75% |
| Promotional Fee** | \$125 |
| Valid Until | 12/31/2014 |
| **A one-time Promotional Fee of \$125 will be applied to the Promotional Offer | |
| *See Last page for Full Disclosure. | |

| 36 Equal Monthly Payments with 1.90% Interest Rate Promotional Offer* | |
|---|------------|
| Minimum Purchase Requirement | \$1,500 |
| Interest Rate/APR | 1.90% |
| Promotional Fee** | \$125 |
| Valid Until | 12/31/2014 |
| **A one-time Promotional Fee of \$125 will be applied to the Promotional Offer | |
| *See Last page for Full Disclosure. | |

| 48 Equal Monthly Payments with 5.90% Interest Rate Promotional Offer* | |
|---|------------|
| Minimum Purchase Requirement | \$1,500 |
| Interest Rate/APR | 5.90% |
| Promotional Fee** | \$125 |
| Valid Until | 12/31/2014 |
| **A one-time Promotional Fee of \$125 will be applied to the Promotional Offer | |
| *See Last page for Full Disclosure. | |

| 12 Months No Interest with Reduced Minimum Payments Promotional Offer* | |
|---|------------|
| Minimum Purchase Requirement | \$1,500 |
| Interest Rate/APR | 0.00% |
| Promotional Fee** | \$125 |
| Valid Until | 12/31/2014 |
| **A one-time Promotional Fee of \$125 will be applied to the Promotional Offer | |
| *See Last page for Full Disclosure. | |

| 3 Months No Interest with Reduced Minimum Payments Promotional Offer* | |
|---|------------|
| Minimum Purchase Requirement | \$500 |
| Interest Rate/APR | 0.00% |
| Promotional Fee** | \$0 |
| Valid Until | 12/31/2014 |
| **A one-time Promotional Fee of \$125 will be applied to the Promotional Offer | |
| *See Last page for Full Disclosure. | |



36 Equal Monthly Payments with No Interest Promotional Offer: OAC with a Yard Card Canada or Yard Card Canada Plus credit card account. A minimum purchase of \$7,000 or more is required. The minimum payment for this Promotional Offer is a special repayment factor of 2.778% of the purchase amount for a 36 month promotional term. Interest will not accrue during the promotional period. If during the promotional term you fail to make a required monthly payment, the Promotional Offer will terminate. The remaining balance owed on the promotional purchase will then be charged interest at the Preferred Rate until the account balance is paid in full. **Promotional Fee applies.** A one-time Promotional Fee of \$125 for the 36 Equal Monthly Payments with No Interest Promotional Offer will be charged to your credit card account and form part of the Purchase amount charged to the Account under this Promotional Offer. The Preferred Rate of Interest is 28.9% per annum. See your Cardholder Agreement or ask your local authorized dealer for details.

24 Equal Monthly Payments with No Interest Promotional Offer: OAC with a Yard Card Canada or Yard Card Canada Plus credit card account. A minimum purchase of \$1,500 or more is required. The minimum payment for this Promotional Offer is a special repayment factor of 2.778% of the purchase amount for a 24 month promotional term. Interest will not accrue during the promotional period. If during the promotional term you fail to make a required monthly payment, the Promotional Offer will terminate. The remaining balance owed on the promotional purchase will then be charged interest at the Preferred Rate until the account balance is paid in full. **Promotional Fee applies.** A one-time Promotional Fee of \$125 for the 24 Equal Monthly Payments with No Interest Promotional Offer will be charged to your credit card account and form part of the Purchase amount charged to the Account under this Promotional Offer. The Preferred Rate of Interest is 28.9% per annum. See your Cardholder Agreement or ask your local authorized dealer for details.

60 Equal Monthly Payments with 3.75% Interest Rate Promotional Offer: OAC with a Yard Card Canada or Yard Card Canada Plus credit card account. A minimum purchase of \$1,500 or more is required. The Rate of Interest is 3.75% and the minimum payment for this Promotional Offer is a special repayment factor of 1.825% for a 60 month promotional term. If during the promotional term you fail to make a required monthly payment, the Promotional Offer will terminate. The remaining balance owed on the promotional purchase will then be charged interest at the Preferred Rate until the account balance is paid in full. **Promotional Fee applies.** A one-time Promotional Fee of \$125 for the 60 Equal Monthly Payments with 3.75% Interest Rate Promotional Offer will be charged to your credit card account and form part of the Purchase amount charged to the Account under this Promotional Offer. The Preferred Rate of Interest is 29.9% per annum. See your Cardholder Agreement or ask your local authorized dealer for details.

36 Equal Monthly Payments with 1.90% Interest Rate Promotional Offer: OAC with a Yard Card Canada or Yard Card Canada Plus credit card account. A minimum purchase of \$1,500 or more is required. The Rate of Interest is 1.90% and the minimum payment for this Promotional Offer is a special repayment factor of 1.855% for a 36 month promotional term. If during the promotional term you fail to make a required monthly payment, the Promotional Offer will terminate. The remaining balance owed on the promotional purchase will then be charged interest at the Preferred Rate until the account balance is paid in full. **Promotional Fee applies.** A one-time Promotional Fee of \$125 for the 36 Equal Monthly Payments with 1.90% Interest Rate Promotional Offer will be charged to your credit card account and form part of the Purchase amount charged to the Account under this Promotional Offer. The Preferred Rate of Interest is 29.9% per annum. See your Cardholder Agreement or ask your local authorized dealer for details.

48 Equal Monthly Payments with 5.90% Interest Rate Promotional Offer: OAC with a Yard Card Canada or Yard Card Canada Plus credit card account. A minimum purchase of \$1,500 or more is required. The Rate of Interest is 5.90% and the minimum payment for this Promotional Offer is a special repayment factor of 2.332% for a 48 month promotional term. If during the promotional term you fail to make a required monthly payment, the Promotional Offer will terminate. The remaining balance owed on the promotional purchase will then be charged interest at the Preferred Rate until the account balance is paid in full. **Promotional Fee applies.** A one-time Promotional Fee of \$125 for the 48 Equal Monthly Payments with 5.90% Interest Rate Promotional Offer will be charged to your credit card account and form part of the Purchase amount charged to the Account under this Promotional Offer. The Preferred Rate of Interest is 29.9% per annum. See your Cardholder Agreement or ask your local authorized dealer for details.

12 Months No Interest with Reduced Minimum Payments Promotional Offer: OAC with a Yard Card Canada or Yard Card Canada Plus credit card account. A minimum purchase of \$1,500 or more is required. The minimum payment for this promotional offer is a special repayment factor of 1.00% of the balance for a 12 month promotional term. Interest will accrue at the Preferred Rate from the date of purchase. If the purchase amount plus any applicable fees or charges is not paid in full by the Promotional Due Date the accrued interest is charged to the account. If during the promotional term you do not make a required monthly payment the Promotional Offer will terminate and the Preferred Rate of interest will apply. After the promotional term expires the minimum payment will increase to the greater of \$10 or 3.0% of the account balance and the remaining balance owed on the promotional purchase will then be charged interest at the Preferred Rate until the account balance is paid in full. **Promotional Fee applies.** A one-time Promotional Fee of \$125 for the 12 Months No Interest with Reduced Minimum Payments Promotional Offer will be charged to your credit card account and form part of the Purchase amount charged to the Account under this Promotional Offer. See your Cardholder Agreement or ask your local authorized dealer for details.

3 Months No Interest with Reduced Minimum Payments Promotional Offer: OAC with a Yard Card Canada or Yard Card Canada Plus credit card account. A minimum purchase of \$500 or more is required. The minimum payment for this promotional offer is a special repayment factor of 1.00% of the balance for a 3 month promotional term. Interest will accrue at the Preferred Rate from the date of purchase. If the purchase amount plus any applicable fees or charges is not paid in full by the Promotional Due Date the accrued interest is charged to the account. If during the promotional term you do not make a required monthly payment the Promotional Offer will terminate and the Preferred Rate of interest will apply. After the promotional term expires the minimum payment will increase to the greater of \$10 or 3.0% of the account balance and the remaining balance owed on the promotional purchase will then be charged interest at the Preferred Rate until the account balance is paid in full.