



## Effective Program Dates 7/1/15-12/31/15 Consumer Installment Program Disclosures

### Installment Promo – 0% for 36 Months [0.43% APR\*]

\*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 36 monthly payments of \$209.73 each. Interest Rate is 0% [ANNUAL PERCENTAGE RATE is 0.43% (E)].

Note: The above financing programs are offered by Sheffield Financial, a Division of Branch Banking and Trust Company. 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. Rate advertised is based on minimum bureau risk score of 660. Minimum Amount Financed \$1,500; Maximum Amount Financed \$50,000. Other qualifications and restrictions may apply. An origination fee of \$50\*\* will be added to the amount financed in the above example. Financing promotions void where prohibited. Offer effective on all new and unused Ryan equipment purchased from a participating Ryan dealer between 7/1/15 and 12/31/15. Offer subject to change without notice. ["E" means estimate.]

\*\*For commercial customers, the origination fee is \$150. Commercial customers may be offered no interest for 90 Days and No Payment for 120 Days.

### Installment Promo – 0% for 48 Months [0.33% APR\*]

\*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 48 monthly payments of \$157.30 each. Interest Rate is 0% [ANNUAL PERCENTAGE RATE is 0.33% (E)].

Note: The above financing programs are offered by Sheffield Financial, a Division of Branch Banking and Trust Company. 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. Rate advertised is based on minimum bureau risk score of 700. Minimum Amount Financed \$1,500; Maximum Amount Financed \$50,000. Other qualifications and restrictions may apply. An origination fee of \$50\*\* will be added to the amount financed in the above example. Financing promotions void where prohibited. Offer effective on all new and unused Ryan equipment purchased from a participating Ryan dealer between 7/1/15 and 12/31/15. Offer subject to change without notice. ["E" means estimate.]

\*\*For commercial customers, the origination fee is \$150. Commercial customers may be offered no interest for 90 Days and No Payment for 120 Days.

### Installment Promo – 1.99% for 48 Months [2.32% APR\*]

\*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 48 monthly payments of \$163.77 each. Interest Rate is 1.99% [ANNUAL PERCENTAGE RATE is 2.32% (E)].

Note: The above financing programs are offered by Sheffield Financial, a Division of Branch Banking and Trust Company. 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. Rate advertised is based on minimum bureau risk score of 660. Minimum Amount Financed \$1,500; Maximum Amount Financed \$50,000. Other qualifications and restrictions may apply. An origination fee of \$50\* will be added to the amount financed in the above example. Financing promotions void where prohibited. Offer effective on all new and unused Ryan equipment purchased from a participating Ryan dealer between 7/1/15 and 12/31/15. Offer subject to change without notice. ["E" means estimate.]

\*\*For commercial customers, the origination fee is \$150. Commercial customers may be offered no interest to March 1, 2016 and no payments to April 1, 2016.

### Installment Promo – 3.99% for 48 Months [4.32% APR\*]

\*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 48 monthly payments of \$170.43 each. Interest Rate is 3.99% [ANNUAL PERCENTAGE RATE is 4.32% (E)].

Note: The above financing programs are offered by Sheffield Financial, a Division of Branch Banking and Trust Company. 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. Rate advertised is based on minimum bureau risk score of 660. Minimum Amount Financed \$1,500; Maximum Amount Financed \$50,000. Other qualifications and restrictions may apply. An origination fee of \$50\*\* will be added to the amount financed in the above example. Financing promotions void where prohibited. Offer effective on all new and unused Ryan equipment purchased from a participating Ryan dealer between 7/1/15 and 12/31/15. Offer subject to change without notice. ["E" means estimate.]

\*\*For commercial customers, the origination fee is \$150. Commercial customers may be offered no interest to March 1, 2016 and no payments to April 1, 2016.

### Installment Promo – 3.99% for 60 Months [4.26% APR\*]

\*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 60 monthly payments of \$139.01 each. Interest Rate is 3.99% [ANNUAL PERCENTAGE RATE is 4.26% (E)].

Note: The above financing programs are offered by Sheffield Financial, a Division of Branch Banking and Trust Company. 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. Rate advertised is based on minimum bureau risk score of 660. Minimum Amount Financed \$2,500; Maximum Amount Financed \$50,000. Other qualifications and restrictions may apply. An origination fee of \$50\*\* will be added to the amount financed in the above example. Financing promotions void where prohibited. Offer effective on all new and unused Ryan equipment purchased from a participating Ryan dealer between 7/1/15 and 12/31/15. Offer subject to change without notice. ["E" means estimate.]

\*\*For commercial customers, the origination fee is \$150. Commercial customers may be offered no interest to March 1, 2016 and no payments to April 1, 2016.

### Installment Promo – 12.95% for 48 Months [13.31% APR\*]

\*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 48 monthly payments of \$202.36 each. Interest Rate is 12.95% [ANNUAL PERCENTAGE RATE is 13.31% (E)].

Note: The above financing programs are offered by Sheffield Financial, a Division of Branch Banking and Trust Company. 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. Rate advertised is based on minimum bureau risk score of 620. Minimum Amount Financed \$1,500; Maximum Amount Financed \$15,000. Other qualifications and restrictions may apply. An origination fee of \$50\* will be added to the amount financed in the above example. Financing promotions void where prohibited. Offer effective on all new and unused Ryan equipment purchased from a participating Ryan dealer between 7/1/15 and 12/31/15. Offer subject to change without notice. ["E" means estimate.]

\*\*For commercial customers, the origination fee is \$150.