

# Special Financing Promotions!



Yard Card and Yard Card Plus Promotional Offers  
 Programs Are Available Through 12/31/2015

## No Monthly Interest for 54 Months with Equal Payments\*

Minimum Purchase Requirement	Minimum \$1,500
Minimum APR	0%
Promotional Fee**	\$125
Valid Until	12/31/2015
<b>**A one-time Promotional Fee of \$125 will be applied to the Promotional Offer</b>	
*See Last page for Full Disclosure.	

## No Monthly Interest for 48 Months with Equal Payments\*

Minimum Purchase Requirement	Minimum \$1,500
Minimum APR	0%
Promotional Fee**	\$125
Valid Until	12/31/2015
<b>**A one-time Promotional Fee of \$125 will be applied to the Promotional Offer</b>	
*See Last page for Full Disclosure.	

## No Monthly Interest for 36 Months with Equal Payments\*

Minimum Purchase Requirement	Minimum \$1,500
Minimum APR	0%
Promotional Fee**	\$125
Valid Until	12/31/2015
<b>**A one-time Promotional Fee of \$125 will be applied to the Promotional Offer</b>	
*See Last page for Full Disclosure.	

## 1.90% APR with 60 Monthly Payments\*

Minimum Purchase Requirement	Minimum \$1,500
Minimum APR	1.9%
Promotional Fee**	\$125
Valid Until	12/31/2015
<b>**A one-time Promotional Fee of \$125 will be applied to the Promotional Offer</b>	
*See Last page for Full Disclosure.	

## 5.90% APR with 72 Monthly Payments\*

Minimum Purchase Requirement	Minimum \$8,000
Minimum APR	5.9%
Promotional Fee**	\$125
Valid Until	12/31/2015
<b>**A one-time Promotional Fee of \$125 will be applied to the Promotional Offer</b>	
*See Last page for Full Disclosure.	



## Consumer

**No Monthly Interest for 54 months with Equal Payments:** Minimum purchase amount of \$1,500 is required to qualify for this offer. **There is a promotional fee of \$125 for this transaction.** The monthly payment is calculated by dividing the sum of the purchase amount and the promotional fee amount by the number of months in the offer and will pay off the balance if all payments are made on time. Other transactions, including fees and other charges, may affect your overall monthly payment amount. Minimum interest charge is \$2. Purchases that do not qualify for this offer may be subject to the standard Purchase APR, currently 28.99% for new accounts and 20.49%-29.99% for existing accounts. This offer may not be combined with other special financing offers. Prior purchases excluded and account must be in good standing. Offer subject to credit approval on a Yard Card credit card account. See store associate for more information.

**No Monthly Interest for 36 months with Equal Payments:** Minimum purchase amount of \$1,500 is required to qualify for this offer. **There is a promotional fee of \$125 for this transaction.** The monthly payment is calculated by dividing the sum of the purchase amount and the promotional fee amount by the number of months in the offer and will pay off the balance if all payments are made on time. Other transactions, including fees and other charges, may affect your overall monthly payment amount. Minimum interest charge is \$2. Purchases that do not qualify for this offer may be subject to the standard Purchase APR, currently 28.99% for new accounts and 20.49%-29.99% for existing accounts. This offer may not be combined with other special financing offers. Prior purchases excluded and account must be in good standing. Offer subject to credit approval on a Yard Card credit card account. See store associate for more information.

**No Monthly Interest for 48 months with Equal Payments:** Minimum purchase amount of \$1,500 is required to qualify for this offer. **There is a promotional fee of \$125 for this transaction.** The monthly payment is calculated by dividing the sum of the purchase amount and the promotional fee amount by the number of months in the offer and will pay off the balance if all payments are made on time. Other transactions, including fees and other charges, may affect your overall monthly payment amount. Minimum interest charge is \$2. Purchases that do not qualify for this offer may be subject to the standard Purchase APR, currently 28.99% for new accounts and 20.49%-29.99% for existing accounts. This offer may not be combined with other special financing offers. Prior purchases excluded and account must be in good standing. Offer subject to credit approval on a Yard Card credit card account. See store associate for more information.

**1.90% APR with 60 Monthly Payments:** A minimum purchase amount of \$1,500 is required. **There is a promotional fee of \$125 for this transaction.** We determine your monthly payment amount by applying the promotional APR to the sum of your purchase amount and promotional fee amount and then dividing that amount by the number of months in the offer. This will pay off the balance if all payment are made on time. Other transactions, including fees and other charges, may affect your overall monthly payment amount. Minimum interest charge is \$2. Purchases that do not qualify for this may be subject to the standard Purchase APR, currently 28.99% for new accounts and 20.49% - 29.99% for existing accounts. Offer may not be combined with other special financing offers. Prior purchases excluded and account must be in good standing. Offer subject to credit approval on a Yard Card credit card account. See store associate for more information.

**5.90% APR with 72 Monthly Payments:** A minimum purchase amount of \$8,000 is required. **There is a promotional fee of \$125 for this transaction.** We determine your monthly payment amount by applying the promotional APR to the sum of your purchase amount and promotional fee amount and then dividing that amount by the number of months in the offer. This will pay off the balance if all payment are made on time. Other transactions, including fees and other charges, may affect your overall monthly payment amount. Minimum interest charge is \$2. Purchases that do not qualify for this may be subject to the standard Purchase APR, currently 28.99% for new accounts and 20.49% - 29.99% for existing accounts. Offer may not be combined with other special financing offers. Prior purchases excluded and account must be in good standing. Offer subject to credit approval on a Yard Card credit card account. See store associate for more information.

## Commercial

**No Monthly Interest for 54 months with Equal Payments:** A minimum purchase amount of \$1,500 is required. **A one-time promotional fee of \$125 will be applied to the account for this transaction.** During the 54 month promotional period a minimum monthly payment is required that is calculated by dividing the purchase amount and the promotional fee by the length of the promotional period. The promotional period will start on the date of purchase. Interest will not accrue during the promotional period. If the purchase amount, plus any applicable fees or charges is not paid in full by the end of the promotional period, interest will be charged at the APR for purchases on any remaining balances until paid in full. The current APR for purchases is variable 28.99%. APR for purchases on existing accounts may vary between 20.49-28.99%. If any required minimum payment is 60 days past due, the Penalty APR, currently variable 29.99% will apply to remaining balances. Minimum interest charge \$2.00. Offer subject to credit approval on a Yard Card Plus credit card account. See store associate for more information.

**No Monthly Interest for 36 months with Equal Payments:** A minimum purchase amount of \$1,500 is required. **A one-time promotional fee of \$125 will be applied to the account for this transaction.** During the 36 month promotional period a minimum monthly payment is required that is calculated by dividing the purchase amount and the promotional fee by the length of the promotional period. The promotional period will start on the date of purchase. Interest will not accrue during the promotional period. If the purchase amount, plus any applicable fees or charges is not paid in full by the end of the promotional period, interest will be charged at the APR for purchases on any remaining balances until paid in full. The current APR for purchases is variable 28.99%. APR for purchases on existing accounts may vary between 20.49-28.99%. If any required minimum payment is 60 days past due, the Penalty APR, currently variable 29.99% will apply to remaining balances. Minimum interest charge \$2.00. Offer subject to credit approval on a Yard Card Plus credit card account. See store associate for more information.

**No Monthly Interest for 48 months with Equal Payments:** A minimum purchase amount of \$1,500 is required. **A one-time promotional fee of \$125 will be applied to the account for this transaction.** During the 48 month promotional period a minimum monthly payment is required that is calculated by dividing the purchase amount and the promotional fee by the length of the promotional period. The promotional period will start on the date of purchase. Interest will not accrue during the promotional period. If the purchase amount, plus any applicable fees or charges is not paid in full by the end of the promotional period, interest will be charged at the APR for purchases on any remaining balances until paid in full. The current APR for purchases is variable 28.99%. APR for purchases on existing accounts may vary between 20.49-28.99%. If any required minimum payment is 60 days past due, the Penalty APR, currently variable 29.99% will apply to remaining balances. Minimum interest charge \$2.00. Offer subject to credit approval on a Yard Card Plus credit card account. See store associate for more information.

**1.90% APR with 60 Monthly Payments:** A minimum purchase amount of \$1,500 is required. **A one-time promotional fee of \$125 will be applied to the account for this transaction.** The Reduced APR of 1.90% will apply to the purchase for the 60 Month promotional period. A minimum payment equal to 1.746% of the purchase amount is due each month. If the purchase amount, plus any applicable fees or charges, is not paid in full by the end of the promotional period, interest will be charged at the current APR for purchases until paid in full. The current APR for purchases is variable 28.99%. APR for purchases on existing accounts may vary between 20.49-28.99%. If any required minimum payment is 60 days past due, the Penalty APR, currently variable 29.99% will apply to remaining balances. Minimum interest charge \$2.00. Offer subject to credit approval on a Yard Card Plus credit card account. See store associate for more information.

**5.90% APR with 72 Monthly Payments:** A minimum purchase amount of \$8,000 is required. **A one-time promotional fee of \$125 will be applied to the account for this transaction.** The Reduced APR of 5.90% will apply to the purchase for the 72 Month promotional period. A minimum payment equal to 1.644% of the purchase amount is due each month. If the purchase amount, plus any applicable fees or charges, is not paid in full by the end of the promotional period, interest will be charged at the current APR for purchases until paid in full. The current APR for purchases is variable 28.99%. APR for purchases on existing accounts may vary between 20.49-28.99%. If any required minimum payment is 60 days past due, the Penalty APR, currently variable 29.99% will apply to remaining balances. Minimum interest charge \$2.00. Offer subject to credit approval on a Yard Card Plus credit card account. See store associate for more information.

See your authorized Ryan Yard Card Dealer for Full Details.