



Consumer Installment Program Disclosures



Installment Promo Name: 0.99% for 12 Months [2.23% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 12 monthly payments of \$632.57 each. Interest Rate is 0.99% [APR is 2.23% (E)].

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Installment Promo Name: 2.99% for 24 Months [4.61% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 24 monthly payments of \$327.73 each. Interest Rate is 2.99% [APR is 4.61% (E)].

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Installment Promo Name: 3.99% for 36 Months [5.10% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 36 monthly payments of \$225.12 each. Interest Rate is 3.99% [APR is 5.10% (E)].

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Installment Promo Name: 4.99% for 48 Months [5.84% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$175.59 each. Interest Rate is 4.99% [APR is 5.84% (E)].

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Installment Promo Name: Mow NOW Pay LATER – Pre-Season Special - Zero Interest for 120 Days, No Payment for 150 Days; thereafter, 0% for 24 Months [1.45% APR*]

*Example: On a 2/1/2020 financed amount of \$7,500, your down payment is \$0, no interest for 120 days and no payment for 150 days followed by 24 monthly payments of \$318.75 each. Interest rate is 0% [APR is 1.45% (E)].

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Installment Promo Name: Mow NOW Pay LATER – Zero Interest for 120 Days, No Payment for 150 Days; thereafter, 0% for 12 Months [0.77% APR*]

*Example: On a 2/1/2020 financed amount of \$7,500, your down payment is \$0, no interest for 120 days and no payment for 150 days followed by 12 monthly payments of \$629.17 each. Interest rate is 0% [APR is 0.77% (E)].

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Installment Promo Name: Mow NOW Pay LATER – Zero Interest for 120 Days, No Payment for 150 Days; thereafter, 0.99% for 18 Months [1.88% APR*]

*Example: On a 2/1/2020 financed amount of \$7,500, your down payment is \$0, no interest for 120 days and no payment for 150 days followed by 18 monthly payments of \$425.53 each. Interest rate is 0.99% [APR is 1.88% (E)].

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Installment Promo Name: Mow NOW Pay LATER – Zero Interest for 120 Days, No Payment for 150 Days; thereafter, 1.99% for 24 Months [2.72% APR*]

*Example: On a 2/1/2020 financed amount of \$7,500, your down payment is \$0, no interest for 120 days and no payment for 150 days followed by 24 monthly payments of \$324.32 each. Interest rate is 1.99% [APR is 2.72% (E)].

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Installment Promo Name: Mow NOW Pay LATER – Zero Interest for 120 Days, No Payment for 150 Days; thereafter, 2.99% for 36 Months [3.35% APR*]

*Example: On a 2/1/2020 financed amount of \$7,500, your down payment is \$0, no interest for 120 days and no payment for 150 days followed by 36 monthly payments of \$221.69 each. Interest rate is 2.99% [APR is 3.35% (E)].

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Installment Promo Name: Mow NOW Pay LATER – Zero Interest for 120 Days, No Payment for 150 Days; thereafter, 3.99% for 48 Months [4.14% APR*]

*Example: On a 2/1/2020 financed amount of \$7,500, your down payment is \$0, no interest for 120 days and no payment for 150 days followed by 48 monthly payments of \$172.11 each. Interest rate is 3.99% [APR is 4.14% (E)].

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Installment Promo Name: 0% for 36 Months [1.08% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 36 monthly payments of \$211.81 each. Interest Rate is 0% [APR is 1.08% (E)].

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Installment Promo Name: 0% for 42 Months [0.93% APR*]

*Example: On financed amount of \$7,500, your Down Payment is \$0 with 42 monthly payments of \$181.55 each. Interest Rate is 0% [APR is 0.93% (E)].

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Installment Promo Name: 0% for 48 Months [0.81% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$158.86 each. Interest Rate is 0% [APR is 0.81% (E)].

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Installment Promo Name: 1.99% for 48 Months [2.81% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$165.39 each. Interest Rate is 1.99% [APR is 2.81% (E)].

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Installment Promo Name: 3.99% for 60 Months [4.66% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 60 monthly payments of \$140.38 each. Interest Rate is 3.99% [APR is 4.66% (E)].

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Installment Promo Name: 6.99% for 12 Months [8.21% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 12 monthly payments of \$653.15 each. Interest Rate is 6.99% [APR is 8.21% (E)].

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Installment Promo Name: 8.99% for 24 Months [10.62% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 24 monthly payments of \$348.25 each. Interest Rate is 8.99% [APR is 10.62% (E)].

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Installment Promo Name: 10.99% for 36 Months [12.12% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 36 monthly payments of \$249.54 each. Interest Rate is 10.99% [APR is 12.12% (E)].

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Installment Promo Name: 12.99% for 48 Months [13.87% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$204.47 each. Interest Rate is 12.99% [APR is 13.87% (E)].

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Installment Promo Name: Sub-prime Program: 6.99% for 36 Months [8.10% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 36 monthly payments of \$235.37 each. Interest Rate is 6.99% [APR is 8.10% (E)].

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