

TORO – 1/1/13 to 4/30/13 FINANCING PLANS – CONSUMER DISCLOSURES

Installment Promo Name: “0% for 18 Months [0.84% APR*]”

\$0 Down	0% Interest Rate	\$55.56 per \$1,000 Financed
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*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 18 monthly payments of \$419.45 each. Interest Rate is 0% [ANNUAL PERCENTAGE RATE is 0.84% (E)].

Note: The above financing programs are offered by Sheffield Financial, a Division of Branch Banking and Trust Company. Minimum Amount Financed \$1,500; Maximum Amount Financed \$50,000. 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. An origination fee of \$50 will be added to the amount financed in the above example. For professional use customers the origination fee is \$125. Financing promotions void where prohibited. Offer effective on all new and unused Toro products purchased from a participating Toro dealer between 1/1/2013 and 4/30/2013. Offer subject to change without notice. [“E” means estimate.]

Installment Promo Name: “0% for 24 Months [0.64% APR*]”

\$0 Down	0% Interest Rate	\$41.67 per \$1,000 Financed
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*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 24 monthly payments of \$314.59 each. Interest Rate is 0% [ANNUAL PERCENTAGE RATE is 0.64% (E)].

Note: The above financing programs are offered by Sheffield Financial, a Division of Branch Banking and Trust Company. Minimum Amount Financed \$1,500; Maximum Amount Financed \$50,000. 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. An origination fee of \$50 will be added to the amount financed in the above example. For professional use customers the origination fee is \$125. Financing promotions void where prohibited. Offer effective on all new and unused Toro Consumer Zs and Landscape Contractor Equipment purchased from a participating Toro dealer between 1/1/2013 and 4/30/2013. Offer subject to change without notice. [“E” means estimate.]

Installment Promo Name: “0% for 36 Months [0.43% APR*]”

\$0 Down	0% Interest Rate	\$27.78 per \$1,000 Financed
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*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. Minimum Amount Financed \$1,500; Maximum Amount Financed \$50,000. 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. An origination fee of \$50 will be added to the amount financed in the above example. For professional use customers the origination fee is \$125. Financing promotions void where prohibited. Offer effective on all new and unused Toro Consumer Zs and Landscape Contractor Equipment purchased from a participating Toro dealer between 1/1/2013 and 4/30/2013. Offer subject to change without notice. [“E” means estimate.]

Installment Promo Name: “3.99% for 60 Months [4.26% APR*]”

\$0 Down	3.99% Interest Rate	\$18.42 per \$1,000 Financed
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*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. Minimum Amount Financed \$2,500; Maximum Amount Financed \$50,000. 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. An origination fee of \$50 will be added to the amount financed in the above example. For professional use customers the origination fee is \$125. Financing promotions void where prohibited. Offer effective on all new and unused Toro Consumer Zs and Landscape Contractor Equipment purchased from a participating Toro dealer between 1/1/2013 and 4/30/2013. Offer subject to change without notice. [“E” means estimate.]

Installment Promo Name: "6 Months No Interest, Thereafter 12.95%, 36 Months Term [9.32% APR*]"

\$0 Down*		0% Interest Rate for 6 Months*		\$0 Payment*
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*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0; no Interest FOR 6 MONTHS and 36 consecutive monthly payments of \$239.62 each. Interest Rate is 12.95% [ANNUAL PERCENTAGE RATE 9.32% (E)].

ANNUAL PERCENTAGE RATE subject to increase after promotional period.

Note: The above financing programs are offered by Sheffield Financial, a Division of Branch Banking and Trust Company. Minimum Amount Financed \$1,500; Maximum Amount Financed \$50,000. 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. An origination fee of \$50 will be added to the amount financed in the above example. For professional use customers the origination fee is \$125. Financing promotions void where prohibited. Offer effective on all new and unused Toro Consumer Zs and Landscape Contractor Equipment purchased from a participating Toro dealer between 1/1/2013 and 4/30/2013. Offer subject to change without notice. ["E" means estimate.]

Installment Promo Name: "Dealer Optional 0% for 48 Months [0.33% APR*]"

\$0 Down	0% Interest Rate	\$20.84 per \$1,000 Financed
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*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. Minimum Amount Financed \$1,500; Maximum Amount Financed \$50,000. 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. An origination fee of \$50 will be added to the amount financed in the above example. For professional use customers the origination fee is \$125. Financing promotions void where prohibited. Offer effective on all new and unused Toro Consumer Zs and Landscape Contractor Equipment purchased from a participating Toro dealer between 1/1/2013 and 4/30/2013. Offer subject to change without notice. ["E" means estimate.]

Installment Promo Name: "Dealer Optional 0% for 48 Months [0.70% APR*] and No Payment until June 1, 2013 – Business Use"

(Promotion available for commercial and business use, not for consumer, personal or household use)

\$0 Down*		0% Interest Rate*		\$0 Payment*
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*Example: On a purchase made January 1, 2013 where the Amount Financed is \$7,500, your Down Payment is \$0 and no payments FOR 7 MONTHS. Thereafter, 48 consecutive monthly payments of \$158.86 each. Interest Rate is 0% [ANNUAL PERCENTAGE RATE 0.70% (E)].

ANNUAL PERCENTAGE RATE subject to increase after promotional period.

Note: The above financing programs are offered by Sheffield Financial, a Division of Branch Banking and Trust Company. Minimum Amount Financed \$1,500; Maximum Amount Financed \$50,000. 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. An origination fee of \$125 will be added to the amount financed in the above example. Financing promotions void where prohibited. Offer effective on all new and unused Toro Consumer Zs and Landscape Contractor Equipment purchased for business use from a participating Toro dealer between 1/1/2013 and 4/30/2013. Offer subject to change without notice. ["E" means estimate.]

Please review with your legal counsel to ensure compliance with all applicable federal, state and local laws.