

## Promotions Available February 1 - April 30, 2014

Toro Sponsored Advertised Retail Finance Promotions (Available for <u>New</u> Toro Equipment)											WPMs	Snow	Tractors	Timecutter Zs	TITAN Zs	LCE Equip.			
				Dealer Cost		GE	Min Finance Amt.			Max Finance Amt.									
				GE	SF*	WEF*	Code <sup>7</sup>	GE	SF	WEF	GE <sup>3</sup>	SF	WEF						
Fixed Term/Fixed Interest Promotions <sup>6</sup>																			
0% for 42 months <sup>5</sup> (monthly payment = 2.38%)				2%	2%	N/A	142	\$1,500	\$1,500	N/A	\$200K	\$50K	N/A			X	X	X	
0% for 36 months <sup>5</sup> (2.78%)				2%	2%	3%	420	\$400	\$1,500	\$50K	\$200K	\$50K	\$500K				X	X	X
0% for 24 months <sup>5</sup> (4.17%)				2%	2%	2%	405	\$400	\$1,500	\$50K	\$200K	\$50K	\$500K				X	X	X
0% for 18 months <sup>5</sup> (5.55%)				2%	2%	2%	180	\$400	\$500	\$50K	\$200K	\$50K	\$500K	X	X	X	X	X	X
3.99% for 60 months <sup>5</sup> (1.84%)				1%	1%	2%	360	\$400	\$2,500	\$50K	\$200K	\$50K	\$500K				X	X	X
No Payment/No Interest Promotions (CONTRACTOR ONLY) <sup>2</sup>																			
6 months No Payment/Interest then 3.99% for 60 months <sup>8</sup> (1.84%)				N/A	1%	N/A	N/A	N/A	\$2,500	\$50K	N/A	\$50K	\$500K						X
6 months No Payment/No Interest <sup>1</sup> (3.27%)				N/A	0%	0%	N/A	N/A	\$1,500	\$50K	N/A	\$50K	\$500K						X
With Payment/Deferred Interest Promotions																			
6 months <sup>4</sup> (2.5%)				0%	N/A	N/A	210	\$400	N/A	N/A	\$200K	N/A	N/A	X	X	X	X	X	X
12 months <sup>4</sup> (2.5%)				1%	N/A	N/A	160	\$400	N/A	N/A	\$200K	N/A	N/A	X	X	X	X	X	X

\* May include a separate customer fee to cover UCC filing costs (varies by state) on amounts financed > \$5000.

- 1 No payment required and no interest accrues during first 6 months. Beginning in month 7, interest is charged at 9.99% for a 36 month term.
- 2 "No Payment" promotions are ONLY available to commercial use customers.
- 3 True Commercial accounts may be granted a much higher credit line based on their credit qualifications. Contact GE for information.
- 4 Interest accrues from the date of purchase at 23.99% and will be waived if paid in full by the interest free date. Minimum monthly payment is greater of \$35 or 2.5% of high balance.
- 5 Monthly payment is calculated as the amount financed multiplied by payment factor.
- 6 Promotions shown are for qualified customers. Some customers may not qualify for these promotions, but, may qualify for a similar term program at a higher APR. **700+ FICO required for "0% for 42 months" promotion thru Sheffield.**
- 7 Plan codes are only required for GE revolving charge plans.
- 8 No payment required and no interest accrues during first 6 months. Beginning in month 7, interest is charged at 3.99% for a 60 month term.

### Customer Promotion Fees

GE Revolving Charge: Amounts <\$2000 the fee is **\$0**.

GE Revolving Charge: Amounts >=\$2000 the fee is **\$99**.

Sheffield: The fee for **Residential** use is **\$50**.

Sheffield: The fee for **Contractors** is **\$150**.

## Promotions Available February 1 - April 30, 2014

Toro Sponsored <u>Dealer Optional</u> Retail Finance Promotions											Residential Zs	LCE Equip.			
				Dealer Cost		GE	Min Finance Amt.			Max Finance Amt.					
				GE	SF*	WEF*	Code <sup>7</sup>	GE	SF	WEF			GE	SF	WEF
Fixed Term/Fixed Interest Promotions <sup>6</sup>															
0% for 48 months <sup>5</sup> (monthly payment = 2.08%)				3%	3%	N/A	148	\$1,500	\$1,500	N/A	\$200K	\$50K	N/A	X	X
No Payment/Seasonal Payment Promotions (CONTRACTOR ONLY) <sup>2</sup>															
No Payments <i>each</i> Dec. - March, then 0.9% for 36 <sup>8</sup> (4.23%)				N/A	3%	3%	N/A	N/A	\$10K	\$50K	N/A	\$50K	\$500K		X
No Payments <i>each</i> Dec. - March, then 1.9% for 48 <sup>8</sup> (3.26%)				N/A	3%	3%	N/A	N/A	\$10K	\$50K	N/A	\$50K	\$500K		X
No Payments <i>each</i> Dec. - March, then 2.9% for 60 <sup>8</sup> (2.70%)				N/A	3%	3%	N/A	N/A	\$10K	\$50K	N/A	\$50K	\$500K		X

\* May include a separate customer fee to cover UCC filing costs (varies by state) on amounts financed > \$5000.

2 "No Payment" promotions are ONLY available to commercial use customers.

5 Monthly payment is calculated as the amount financed multiplied by payment factor.

6 Promotions shown are for qualified customers. Some customers may not qualify for these promotions, but, may qualify for a similar term program at a higher APR. **700+ FICO required for "0% for 48 months" promotion thru Sheffield.**

7 Plan codes are only required for GE revolving charge plans.

8 Payments are not required each December - March during the finance term. Interest will accrue at the APR shown (0.9%, 1.9%, or 2.9%) during the no payment period. Fixed monthly payments required throughout the rest of the year.

### Customer Promotion Fees


GE Revolving Charge: Amounts <\$2000 the fee is \$0.

GE Revolving Charge: Amounts >=\$2000 the fee is \$99.

Sheffield: The fee for **Residential** use is \$50.

Sheffield: The fee for **Contractors** is \$150.

## Promotions Available February 1 - April 30, 2014

<div></div> <div>Toro Standard Retail Finance Promotions</div> <div>(GE Revolving Charge available for Toro <u>OR</u> non-Toro equipment)</div>						New	Used		
		Dealer Cost SF*   GE	GE Code <sup>7</sup>	Min Finance Amt. GE   SF*					
Fixed Term/Fixed Interest Promotions <sup>6</sup>									
8.99% for 24/30/36/42 months <sup>5</sup> (payment = 4.57/3.73/3.18/2.78%)			0%	N/A	N/A	N/A	\$1,500	X	
8.99% for 36 months <sup>5</sup> (payment = 3.18%)			N/A	2%	899	\$3,000	N/A	X	X
9.99% for 48 months <sup>5</sup> (payment = 2.54%)			N/A	2%	948	\$4,000	N/A	X	X
14.99% for 48 months <sup>5</sup> (payment = 2.79)			N/A	0%	549	\$2,000	N/A	X	X
Toro Credit Card (GE) Standard Plan									
23.99% (payment = 2.5%)			N/A	0%	999**	\$0	N/A	X	X
With Payment/Deferred Interest Promotion									
6 months <sup>4</sup> (payment = 2.5%)			N/A	0%	104	\$0	N/A	X	X

\* Sheffield may include a separate customer fee to cover UCC filing costs (varies by state) on amounts financed > \$5000.

<sup>4</sup> Interest accrues from the date of purchase at 23.99% and will be waived if paid in full by the interest free date. Minimum monthly payment is 2.5% of high balance.

<sup>5</sup> Monthly payment is calculated as the amount financed multiplied by payment factor.

<sup>7</sup> Plan codes are only required for GE revolving charge plans.

### Standard Program Customer Promotion Fees

GE Revolving Charge amounts financed >=\$2000 the fee is **\$99**.

Sheffield: The fee for **Residential** use is **\$50**.

Sheffield: The fee for **Contractors** is **\$150**.

\*\* No customer fee applies to this program.



## Toro Minimum Monthly Payment Estimate

February 1 - April 30, 2014



Amount Financed							Deferred Payment or Interest Programs					Amount Financed
	3.99% APR	0% APR	0% APR	0% APR	0% APR	0% APR	Deferred Interest	Seasonal Payments None December - March			No Payment/Interest for 6 Months	
								0.9% APR	1.9% APR	2.9% APR		
								60 Months	48 Months	42 Months	36 Months	
\$500	\$9			\$14	\$21	\$28	\$35					\$500
\$1,000	\$18			\$28	\$42	\$56	\$35					\$1,000
\$1,500	\$28	\$31	\$36	\$42	\$63	\$83	\$38				\$49	\$1,500
\$2,000	\$37	\$42	\$48	\$56	\$83	\$111	\$50				\$65	\$2,000
\$2,500	\$46	\$52	\$60	\$69	\$104	\$139	\$63				\$82	\$2,500
\$3,000	\$55	\$63	\$71	\$83	\$125	\$167	\$75				\$98	\$3,000
\$3,500	\$64	\$73	\$83	\$97	\$146	\$194	\$88				\$114	\$3,500
\$4,000	\$74	\$83	\$95	\$111	\$167	\$222	\$100				\$131	\$4,000
\$4,500	\$83	\$94	\$107	\$125	\$188	\$250	\$113				\$147	\$4,500
\$5,000	\$92	\$104	\$119	\$139	\$208	\$278	\$125				\$164	\$5,000
\$5,500	\$101	\$115	\$131	\$153	\$229	\$306	\$138				\$180	\$5,500
\$6,000	\$110	\$125	\$143	\$167	\$250	\$333	\$150				\$196	\$6,000
\$6,500	\$120	\$135	\$155	\$181	\$271	\$361	\$163				\$213	\$6,500
\$7,000	\$129	\$146	\$167	\$194	\$292	\$389	\$175				\$229	\$7,000
\$7,500	\$138	\$156	\$179	\$208	\$313	\$417	\$188				\$245	\$7,500
\$8,000	\$147	\$167	\$190	\$222	\$333	\$444	\$200				\$262	\$8,000
\$8,500	\$157	\$177	\$202	\$236	\$354	\$472	\$213				\$278	\$8,500
\$9,000	\$166	\$188	\$214	\$250	\$375	\$500	\$225				\$294	\$9,000
\$9,500	\$175	\$198	\$226	\$264	\$396	\$528	\$238				\$311	\$9,500
\$10,000	\$184	\$208	\$238	\$278	\$417	\$556	\$250	\$423	\$325	\$270	\$327	\$10,000
\$10,500	\$193	\$219	\$250	\$292	\$438	\$583	\$263	\$444	\$342	\$283	\$343	\$10,500
\$11,000	\$203	\$229	\$262	\$306	\$458	\$611	\$275	\$465	\$358	\$297	\$360	\$11,000
\$11,500	\$212	\$240	\$274	\$319	\$479	\$639	\$288	\$486	\$374	\$310	\$376	\$11,500
\$12,000	\$221	\$250	\$286	\$333	\$500	\$667	\$300	\$507	\$390	\$324	\$392	\$12,000
\$12,500	\$230	\$260	\$298	\$347	\$521	\$694	\$313	\$529	\$407	\$337	\$409	\$12,500
\$13,000	\$239	\$271	\$310	\$361	\$542	\$722	\$325	\$550	\$423	\$350	\$425	\$13,000
\$13,500	\$249	\$281	\$321	\$375	\$563	\$750	\$338	\$571	\$439	\$364	\$441	\$13,500
\$14,000	\$258	\$292	\$333	\$389	\$583	\$778	\$350	\$592	\$455	\$377	\$458	\$14,000
\$14,500	\$267	\$302	\$345	\$403	\$604	\$806	\$363	\$613	\$472	\$391	\$474	\$14,500
\$15,000	\$276	\$313	\$357	\$417	\$625	\$833	\$375	\$634	\$488	\$404	\$491	\$15,000
\$15,500	\$285	\$323	\$369	\$431	\$646	\$861	\$388	\$655	\$504	\$418	\$507	\$15,500
\$16,000	\$295	\$333	\$381	\$444	\$667	\$889	\$400	\$676	\$520	\$431	\$523	\$16,000