

## **0% for 48 Mo**

### **Main Headline Options (Select One)**

**No Monthly Interest for 48 Months\***

**No Monthly Interest until paid in full\***

**Zero Monthly Interest for 48 Months\***

**Zero Monthly Interest until paid in full\***

**0% Monthly Interest for 48 Months\***

**0% Monthly Interest until paid in full\***

### **Sub Headline:**

On Purchases of \$**1500** or more on Toro Outdoor Power Equipment with your Toro credit card made between 2-1-14 and 4-30-14. **A \$99 Promotion Fee will be charged on purchases of \$2,000 and greater.** 48 Equal Monthly Payments required.

### **Supporting Disclosure:**

\* Offer applies only to single-receipt qualifying purchases. Offer valid on Toro Timecutters, TITANs and LCE Equipment. A promo fee will be charged and included in the promo purchase balance equal to **\$99** for purchases of **\$2,000** or more. No monthly interest will be charged on promo purchase balance (including related promo fee) and fixed monthly payments are required equal to 2.0833% of initial promo purchase amount] until promo is paid in full. The fixed monthly payment will be rounded to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Regular account terms apply to non-promotional purchases. For new accounts: Purchase APR is 23.99%; Minimum Monthly interest Charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

## **0% for 42 Mo**

### **Main Headline Options (Select One)**

**No Monthly Interest for 42 Months\***

**No Monthly Interest until paid in full\***

**Zero Monthly Interest for 42 Months\***

**Zero Monthly Interest until paid in full\***

**0% Monthly Interest for 42 Months\***

**0% Monthly Interest until paid in full\***

### **Sub Headline:**

On Purchases of \$1500 or more on Toro Outdoor Power Equipment with your Toro credit card made between 2-1-14 and 4-30-14. **A \$99 Promotion Fee will be charged on purchases of \$2,000 or more.** 42 Equal Monthly Payments required.

**Supporting Disclosure:**

\* Offer applies only to single-receipt qualifying purchases. Offer valid on Toro Timecutters, TITANs and LCE Equipment. A promo fee will be charged and included in the promo purchase balance equal to \$99 for purchases of \$2,000 or more. No monthly interest will be charged on promo purchase balance (including related promo fee) and fixed monthly payments are required equal to 2.3810% of initial promo purchase amount] until promo is paid in full. The fixed monthly payment will be rounded to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Regular account terms apply to non-promotional purchases. For new accounts: Purchase APR is 23.99%; Minimum Monthly interest Charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

**0% for 36 Mo**

**Main Headline Options (Select One)**

**No Monthly Interest for 36 Months\***

**No Monthly Interest until paid in full\***

**Zero Monthly Interest for 36 Months\***

**Zero Monthly Interest until paid in full\***

**0% Monthly Interest for 36 Months\***

**0% Monthly Interest until paid in full\***

**Sub Headline:**

On Purchases of \$400 or more on Toro Outdoor Power Equipment with your Toro credit card made between 2-1-14 and 4-30-14. **A \$99 Promotion Fee will be charged on purchases of \$2,000 or more.** 36 Equal Monthly Payments required.

**Supporting Disclosure:**

\* Offer applies only to single-receipt qualifying purchases. Offer valid on Toro Timecutters, TITANs and LCE Equipment. A promo fee will be charged and included in the promo purchase balance equal to \$99 for purchases of \$2,000 or more. No monthly interest will be charged on promo purchase balance (including related promo fee) and fixed monthly payments are required equal to 2.3333% of initial promo purchase amount] until promo is paid in full. The fixed monthly payment will be rounded to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Regular account terms apply to non-promotional purchases. For new accounts: Purchase APR is 23.99%; Minimum Monthly interest Charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

**0% for 24 Mo**

**Main Headline Options (Select One)**

**No Monthly Interest for 24 Months\***

**No Monthly Interest until paid in full\***

**Zero Monthly Interest for 24 Months\***

**Zero Monthly Interest until paid in full\***

**0% Monthly Interest for 24 Months\***

**0% Monthly Interest until paid in full\***

**Sub Headline:**

On Purchases of \$**400** or more on Toro Outdoor Power Equipment with your Toro credit card made between 2-1-14 and 4-30-14. **A \$99 Promotion Fee will be charged on purchases of \$2,000 or more.** 24 Equal Monthly Payments required.

**Supporting Disclosure:**

\* Offer applies only to single-receipt qualifying purchases. Offer valid on Toro Timecutters, TITANs and LCE Equipment. A promo fee will be charged and included in the promo purchase balance equal to \$99 for purchases of \$2,000 or more. No monthly interest will be charged on promo purchase balance (including related promo fee) and fixed monthly payments are required equal to 4.1666% of initial promo purchase amount] until promo is paid in full. The fixed monthly payment will be rounded to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Regular account terms apply to non-promotional purchases. For new accounts: Purchase APR is 23.99%; Minimum Monthly interest Charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

## **0% for 18 Mo**

**Main Headline Options (Select One)**

**No Monthly Interest for 18 Months\***

**No Monthly Interest until paid in full\***

**Zero Monthly Interest for 18 Months\***

**Zero Monthly Interest until paid in full\***

**0% Monthly Interest for 18 Months\***

**0% Monthly Interest until paid in full\***

**Sub Headline:**

On Purchases of \$**400** or more on Toro Outdoor Power Equipment with your Toro credit card made between 2-1-14 and 4-30-14. **A \$99 Promotion Fee will be charged on purchases of \$2,000 or more.** 18 Equal Monthly Payments required.

**Supporting Disclosure:**

\* Offer applies only to single-receipt qualifying purchases. Offer valid on Toro Timecutters, TITANs, LCE Equipment Tractors, Snow and WPMs. A promo fee will be charged and included in the promo purchase balance equal to \$99 for purchases of \$2,000 or more. No monthly interest will be charged on promo purchase balance (including related promo fee) and fixed monthly payments are required equal to 5.5556% of initial promo purchase amount] until promo is paid in full. The fixed monthly payment will be

rounded to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Regular account terms apply to non-promotional purchases. For new accounts: Purchase APR is 23.99%; Minimum Monthly interest Charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

## **3.99% for 60 Mo**

### **Main Headline Option**

**3.99% APR for 60 Months\***

**3.99% APR for until paid in full\***

### **Sub Headline:**

On Purchases of \$400 or more of Toro Outdoor Power Equipment with your Toro credit card made between 2-1-14 and 4-30-14. **A \$99 Promotion Fee will be charged.** 60 Fixed Monthly Payments Required.

### **Supporting Disclosure:**

\* Offer applies only to single-receipt qualifying purchases. Offer valid on Toro Timecutters, TITANs, and LCE Equipment. A promo fee will be charged and included in the promo purchase balance equal to **\$99** for purchases of **\$2,000** or more. Monthly interest will be charged on promo purchase balance (including related promo fee) from the purchase date at a reduced **3.99%** APR, and fixed monthly payments are required equal to **1.8412%** of initial promo purchase amount until promo is paid in full. The fixed monthly payment will be rounded to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Regular account terms apply to non-promotional purchases. For new accounts: Purchase APR is 23.99%; Minimum Interest Charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

## **12 Mo WPDI**

### **Main Headline**

**No Monthly Interest if paid in full within 12 Months\***

### **Sub Headline:**

On Purchases of \$400 or more on Toro Outdoor Power Equipment with your Toro credit card made between 2-1-14 and 4-30-14. Monthly interest will be charged to your account from the purchase date if the promotional balance is not paid in full within 12 Months. **A \$99 Promotion Fee will be charged.** Minimum Monthly Payments required.

### **Supporting Disclosure:**

\* Offer applies only to single-receipt qualifying purchases. Offer valid on Toro Timecutters, TITANs, LCE Equipment Tractors, Snow and WPMs. A promo fee will be charged and included in the promo purchase balance equal to **\$99** for purchases of **\$2,000** or more. No monthly interest will be charged on the promotional balance if you pay the following (the "promotional balance") in full within **12** Months: 1) the promotional purchase amount, and 2) any related promo fee. If you do not, monthly interest will be charged on the promotional balance from the purchase date. Depending on purchase amount, promotion length and payment allocation, the required minimum monthly payments may or may not pay off purchase by end of promotional period. Regular account terms apply

to non-promotional purchases and, after promotion ends, to promotional balance. For new accounts: Purchase APR is 23.99%; Minimum Interest Charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

## **6 Mo WPD**

### **Main Headline**

**No Monthly Interest if paid in full within 6 Months\***

### **Sub Headline:**

On Purchases of \$400 or more on Toro Outdoor Power Equipment with your Toro credit card made between 2-1-14 and 4-30-14. Monthly interest will be charged to your account from the purchase date if the promotional balance is not paid in full within 6 Months. **A \$99 Promotion Fee will be charged.** Minimum Monthly Payments required.

### **Supporting Disclosure:**

\* Offer applies only to single-receipt qualifying purchases. Offer valid on Toro Timecutters, TITANs, LCE Equipment Tractors, Snow and WPMs. A promo fee will be charged and included in the promo purchase balance equal to **\$99** for purchases of **\$2,000** or more. No monthly interest will be charged on the promotional balance if you pay the following (the "promotional balance") in full within 6 Months: 1) the promotional purchase amount, and 2) any related promo fee. If you do not, monthly interest will be charged on the promotional balance from the purchase date. Depending on purchase amount, promotion length and payment allocation, the required minimum monthly payments may or may not pay off purchase by end of promotional period. Regular account terms apply to non-promotional purchases and, after promotion ends, to promotional balance. For new accounts: Purchase APR is 23.99%; Minimum Interest Charge is \$2. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.