

# Consumer Installment Program Disclosures TRAILER

## Installment Promo Name: 7.99% for 24 Months [8.62% APR\*]

\*Example: On a financed amount of \$7,500, your down payment is \$0 with 24 monthly payments of \$341.33 each. Interest rate is 7.99% [ANNUAL PERCENTAGE RATE is 8.62% (E)]. Based on a consumer loan.

Note: The above financing programs are offered by Sheffield Financial, a Division of Branch Banking and Trust Company, Member FDIC. 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. Rate advertised is based on minimum bureau risk score of 675. Minimum amount financed \$1,500; Maximum amount financed \$25,000. Other qualifications and restrictions may apply. On a consumer loan, an origination fee of \$50 will be added to the amount financed in the above example. Financing promotions void where prohibited. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 3/1/2019 and 5/14/2019. Offer subject to change without notice. ["E" means estimate.]

#### Installment Promo Name: 8.99% for 36 Months [9.42% APR\*]

\*Example: On a financed amount of \$7,500, your down payment is \$0 with 36 monthly payments of \$239.98 each. Interest rate is 8.99% [ANNUAL PERCENTAGE RATE is 9.42% (E)]. Based on a consumer loan.

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## Installment Promo Name: 9.99% for 48 Months [10.32% APR\*]

\*Example: On a financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$191.38 each. Interest rate is 9.99% [ANNUAL PERCENTAGE RATE is 10.32% (E)]. Based on a consumer loan.

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## Installment Promo Name: 10.99% for 60 Months [11.26% APR\*]

\*Example: On a financed amount of \$7,500, your down payment is \$0 with 60 monthly payments of \$164.05 each. Interest rate is 10.99% [ANNUAL PERCENTAGE RATE is 11.26% (E)]. Based on a consumer loan.

Note: The above financing programs are offered by Sheffield Financial, a Division of Branch Banking and Trust Company, Member FDIC. 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. Rate advertised is based on minimum bureau risk score of 675. Minimum amount financed \$5,000; Maximum amount financed \$9,999.99. Other qualifications and restrictions may apply. On a consumer loan, an origination fee of \$50 will be added to the amount financed in the above example. Financing promotions void where prohibited. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 3/1/2019 and 5/14/2019. Offer subject to change without notice. ["E" means estimate.]

## Installment Promo Name: 11.99% for 48 Months [12.23% APR\*]

\*Example: On a financed amount of \$10,000 your down payment is \$0 with 48 monthly payments of \$264.49 each. Interest rate is 11.99% [ANNUAL PERCENTAGE RATE is 12.23% (E)]. Based on a consumer loan.

Note: The above financing programs are offered by Sheffield Financial, a Division of Branch Banking and Trust Company, Member FDIC. 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. Rate advertised is based on minimum bureau risk score of 675. Minimum amount financed \$10,000; Maximum amount financed \$25,000 Other qualifications and restrictions may apply. On a consumer loan, an origination fee of \$50 will be added to the amount financed in the above example. Financing promotions void where prohibited. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 3/1/2019 and 5/14/2019. Offer subject to change without notice. ["E" means estimate.]

# Installment Promo Name: 12.99% for 60 Months [13.19% APR\*]

\*Example: On a financed amount of \$10,000 your down payment is \$0 with 60 monthly payments of \$228.51 each. Interest rate is 12.99% [ANNUAL PERCENTAGE RATE is 13.19% (E)]. Based on a consumer loan.

Note: The above financing programs are offered by Sheffield Financial, a Division of Branch Banking and Trust Company, Member FDIC. 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. Rate advertised is based on minimum bureau risk score of 675. Minimum amount financed \$10,000; Maximum amount financed \$25,000 Other qualifications and restrictions may apply. On a consumer loan, an origination fee of \$50 will be added to the amount financed in the above example. On a commercial loan, an origination fee of \$150 will be added to the amount financed in the above example. Financing promotions void where prohibited. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 3/1/2019 and 5/14/2019. Offer subject to change without notice. ["E" means estimate.]



# Consumer Installment Program Disclosures TRAILER

## Installment Promo Name: 3 Months No Interest, 4 Months No Payment, Thereafter as low as 10.49%, 36 Months Term [9.35% APR\*]

\*Example: On a financed amount of \$7,500, your Down Payment is \$0; no Interest FOR 3 MONTHS, no payment FOR 4 MONTHS and 36 consecutive monthly payments of \$245.38 each. Interest Rate is 10.49% [ANNUAL PERCENTAGE RATE 9.35% (E)].

Note: The above financing programs are offered by Sheffield Financial, a Division of Branch Banking and Trust Company, Member FDIC. 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. Rate advertised is based on minimum bureau risk score of 675. Minimum amount financed \$1,500; Maximum amount financed \$25,000. Other qualifications and restrictions may apply. An origination fee of \$50 will be added to the amount financed in the above example. Financing promotions void where prohibited. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 3/1/2019 and 5/14/2019. Offer subject to change without notice. ["E" means estimate.]

## Installment Promo Name: 3 Months No Interest, 4 Months No Payment, Thereafter as low as 11.49%, 48 Months Term [10.46% APR\*]

\*Example: On a financed amount of \$7,500, your Down Payment is \$0; no Interest FOR 3 MONTHS, no payment FOR 4 MONTHS and 48 consecutive monthly payments of \$196.96 each. Interest Rate is 11.49% [ANNUAL PERCENTAGE RATE 10.46% (E)].

Note: The above financing programs are offered by Sheffield Financial, a Division of Branch Banking and Trust Company, Member FDIC. 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. Rate advertised is based on minimum bureau risk score of 675. Minimum amount financed \$5,000; Maximum amount financed \$25,000. Other qualifications and restrictions may apply. An origination fee of \$50 will be added to the amount financed in the above example. Financing promotions void where prohibited. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 3/1/2019 and 5/14/2019. Offer subject to change without notice. ["E" means estimate.]

# Installment Promo Name: 11.99% for 36 Months [12.42% APR\*]

\*Example: On a financed amount of \$7,500 your down payment is \$0 with 36 monthly payments of \$250.62 each. Interest rate is 11.99% [ANNUAL PERCENTAGE RATE is 12.42% (E)].

Note: The above financing programs are offered by Sheffield Financial, a Division of Branch Banking and Trust Company, Member FDIC. 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. Rate advertised is based on minimum bureau risk score of 700. Minimum amount financed \$5,000; Maximum amount financed \$25,000 Other qualifications and restrictions may apply. An origination fee of \$50 will be added to the amount financed in the above example. Financing promotions void where prohibited. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 3/1/2019 and 5/14/2019. Offer subject to change without notice. ["E" means estimate.]

#### Installment Promo Name: 13.99% for 36 Months [14.42% APR\*]

\*Example: On a financed amount of \$7,500 your down payment is \$0 with 36 monthly payments of \$257.87 each. Interest rate is 13.99% [ANNUAL PERCENTAGE RATE is 14.42% (E)].

Note: The above financing programs are offered by Sheffield Financial, a Division of Branch Banking and Trust Company, Member FDIC. 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. Rate advertised is based on minimum bureau risk score of 675. Minimum amount financed \$5,000; Maximum amount financed \$25,000 Other qualifications and restrictions may apply. An origination fee of \$50 will be added to the amount financed in the above example. Financing promotions void where prohibited. Offer effective on eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 3/1/2019 and 5/14/2019. Offer subject to change without notice. ("E" means estimate.]