



YARD CARD & YARD CARD PLUS PROMOTIONS

Eligible Dealers

All Wright Dealers established with TD Retail Card Services are eligible for the base promotional plans listed below.

Eligible Products

All new Wright equipment and attachments are eligible.

Dealer Responsibility

Complete ALL information on-line. Brand, model #, serial # & product description are required. Failure to enter this information will result in delayed funding.

Plan Number

A plan number is required on every sales transaction. Plan number drives the customer's terms. Refer to specific programs and promotions for plan numbers.

New plans effective 11/1/22, replacing plans that ended 10/31/22

1.99% APR with 24 Monthly Payments		Available 11/1/22 through 1/31/23				
Original Amount of Credit Transaction	Special Repayment Factor*	Minimum APR	Dealer Cost	Promo Fee**	Consumer Plan Number	Commercial Plan Number
\$1500	4.254%	1.99%	2.25%	\$125	16356	15994

2.99% APR with 42 Monthly Payments		Available 11/1/22 through 1/31/23				
Original Amount of Credit Transaction	Special Repayment Factor*	Minimum APR	Dealer Cost	Promo Fee**	Consumer Plan Number	Commercial Plan Number
\$1500	2.511%	2.99%	5.10%	\$125	16357	15995

3.99% APR with 48 Monthly Payments		Available 11/1/22 through 1/31/23				
Original Amount of Credit Transaction	Special Repayment Factor*	Minimum APR	Dealer Cost	Promo Fee**	Consumer Plan Number	Commercial Plan Number
\$1500	2.257%	3.99%	5.20%	\$125	16358	15996

4.99% APR with 60 Monthly Payments		Available 11/1/22 through 1/31/23				
Original Amount of Credit Transaction	Special Repayment Factor*	Minimum APR	Dealer Cost	Promo Fee**	Consumer Plan Number	Commercial Plan Number
\$1500	1.887%	4.99%	5.30%	\$125	16359	15997

*Customer's monthly promotional payment amount is based on the special repayment factor applied to the original amount of the credit transaction.

**Promo fee is charged to the credit card account and will appear on customer's first billing statement.

CONSUMER: For approvals, please sign into the Merchant Web at www.tdrcsmerchant.com
 For any consumer credit inquiries, such as application referrals or credit line increases, please call **1-866-502-6836**.
 For supplies or general program support including logons or settlement questions, please contact Merchant Services at **1-800-538-3638**.

COMMERCIAL: For approvals, fax the commercial application to **1-800-627-6386** or email the application to TDRCSCreditCommercial@td.com
 For any commercial credit inquiries, such as application status or credit line increases, please call **1-800-556-5010**.
 For supplies or general program support including logons or settlement questions, please contact Merchant Services at **1-800-538-3638**.

This flyer is for your information only. It does NOT contain information required for consumer advertising. TD Retail Card Services reserves the right to perform random audits of sales transactions submitted under this program.



Special Financing Promotions

Offers available on all new Wright equipment and attachments.

Programs are available through 1/31/2023.

1.99% APR with 24 Monthly Payments

****Minimum purchase \$1500. There is a promotional fee of \$125 for this transaction.**

Minimum Purchase \$1500

Interest Rate/APR 1.99%

Promotional Fee** \$125

*See last page for full disclosure.

2.99% APR with 42 Monthly Payments

****Minimum purchase \$1500. There is a promotional fee of \$125 for this transaction.**

Minimum Purchase \$1500

Interest Rate/APR 2.99%

Promotional Fee** \$125

*See last page for full disclosure.

3.99% APR with 48 Monthly Payments

****Minimum purchase \$1500. There is a promotional fee of \$125 for this transaction.**

Minimum Purchase \$1500

Interest Rate/APR 3.99%

Promotional Fee** \$125

*See last page for full disclosure.

4.99% APR with 60 Monthly Payments

****Minimum purchase \$1500. There is a promotional fee of \$125 for this transaction.**

Minimum Purchase \$1500

Interest Rate/APR 4.99%

Promotional Fee** \$125

*See last page for full disclosure.



Yard Card & Yard Card Plus Promotions

Consumer:

***1.99% APR with 24 Monthly Payments:** Minimum purchase \$1500. **There is a promotional fee of \$125 for this transaction.** 1.99% APR from date of eligible purchase until paid in full. Monthly payment amount equals the purchase amount and estimated interest for the length of the offer divided by the number of months in the offer. Last payment may vary due to rounding. On-time payments will pay the offer balance in full. Other transactions and charges affect the total monthly payment amount. Prior purchases excluded. Account must be in good standing. Standard account terms apply to purchases that do not qualify. If your account becomes 60 days past due your promotional offer will be revoked and any remaining balance will be placed on the standard Purchase APR. New accounts: standard Purchase APR 29.99%. Minimum interest charge \$1. Existing accounts, see your Cardholder Agreement for applicable terms. Subject to credit approval. Yard Card financing account issued by TD Bank, N.A. Offer expires 1/31/2023.

***2.99% APR with 42 Monthly Payments:** Minimum purchase \$1500. **There is a promotional fee of \$125 for this transaction.** 2.99% APR from date of eligible purchase until paid in full. Monthly payment amount equals the purchase amount and estimated interest for the length of the offer divided by the number of months in the offer. Last payment may vary due to rounding. On-time payments will pay the offer balance in full. Other transactions and charges affect the total monthly payment amount. Prior purchases excluded. Account must be in good standing. Standard account terms apply to purchases that do not qualify. If your account becomes 60 days past due your promotional offer will be revoked and any remaining balance will be placed on the standard Purchase APR. New accounts: standard Purchase APR 29.99%. Minimum interest charge \$1. Existing accounts, see your Cardholder Agreement for applicable terms. Subject to credit approval. Yard Card financing account issued by TD Bank, N.A. Offer expires 1/31/2023.

***3.99% APR with 48 Monthly Payments:** Minimum purchase \$1500. **There is a promotional fee of \$125 for this transaction.** 3.99% APR from date of eligible purchase until paid in full. Monthly payment amount equals the purchase amount and estimated interest for the length of the offer divided by the number of months in the offer. Last payment may vary due to rounding. On-time payments will pay the offer balance in full. Other transactions and charges affect the total monthly payment amount. Prior purchases excluded. Account must be in good standing. Standard account terms apply to purchases that do not qualify. If your account becomes 60 days past due your promotional offer will be revoked and any remaining balance will be placed on the standard Purchase APR. New accounts: standard Purchase APR 29.99%. Minimum interest charge \$1. Existing accounts, see your Cardholder Agreement for applicable terms. Subject to credit approval. Yard Card financing account issued by TD Bank, N.A. Offer expires 1/31/2023.

***4.99% APR with 60 Monthly Payments:** Minimum purchase \$1500. **There is a promotional fee of \$125 for this transaction.** 4.99% APR from date of eligible purchase until paid in full. Monthly payment amount equals the purchase amount and estimated interest for the length of the offer divided by the number of months in the offer. Last payment may vary due to rounding. On-time payments will pay the offer balance in full. Other transactions and charges affect the total monthly payment amount. Prior purchases excluded. Account must be in good standing. Standard account terms apply to purchases that do not qualify. If your account becomes 60 days past due your promotional offer will be revoked and any remaining balance will be placed on the standard Purchase APR. New accounts: standard Purchase APR 29.99%. Minimum interest charge \$1. Existing accounts, see your Cardholder Agreement for applicable terms. Subject to credit approval. Yard Card financing account issued by TD Bank, N.A. Offer expires 1/31/2023.

Commercial:

***1.99% APR with 24 Monthly Payments:** A minimum purchase amount of \$1500 is required. **A one-time promotional fee of \$125 will be charged to the account for this transaction.** The Reduced APR of 1.99% will apply to the purchase for the 24 Month promotional period. A minimum payment equal to 4.254% of the purchase amount is due each month. If the purchase amount, plus any applicable fees or charges, is not paid in full by the end of the promotional period, interest will be charged at the current APR for purchases until paid in full. The current APR for purchases is 28.99%. APR for purchases on existing accounts may vary between 20.49%-29.99%. Minimum interest charge \$2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 1/31/2023.

***2.99% APR with 42 Monthly Payments:** A minimum purchase amount of \$1500 is required. **A one-time promotional fee of \$125 will be charged to the account for this transaction.** The Reduced APR of 2.99% will apply to the purchase for the 42 Month promotional period. A minimum payment equal to 2.511% of the purchase amount is due each month. If the purchase amount, plus any applicable fees or charges, is not paid in full by the end of the promotional period, interest will be charged at the current APR for purchases until paid in full. The current APR for purchases is 28.99%. APR for purchases on existing accounts may vary between 20.49%-29.99%. Minimum interest charge \$2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 1/31/2023.

***3.99% APR with 48 Monthly Payments:** A minimum purchase amount of \$1500 is required. **A one-time promotional fee of \$125 will be charged to the account for this transaction.** The Reduced APR of 3.99% will apply to the purchase for the 48 Month promotional period. A minimum payment equal to 2.257% of the purchase amount is due each month. If the purchase amount, plus any applicable fees or charges, is not paid in full by the end of the promotional period, interest will be charged at the current APR for purchases until paid in full. The current APR for purchases is 28.99%. APR for purchases on existing accounts may vary between 20.49%-29.99%. Minimum interest charge \$2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 1/31/2023.

***4.99% APR with 60 Monthly Payments:** A minimum purchase amount of \$1500 is required. **A one-time promotional fee of \$125 will be charged to the account for this transaction.** The Reduced APR of 4.99% will apply to the purchase for the 60 Month promotional period. A minimum payment equal to 1.887% of the purchase amount is due each month. If the purchase amount, plus any applicable fees or charges, is not paid in full by the end of the promotional period, interest will be charged at the current APR for purchases until paid in full. The current APR for purchases is 28.99%. APR for purchases on existing accounts may vary between 20.49%-29.99%. Minimum interest charge \$2.00. Offer subject to credit approval on a Yard Card Plus credit card account. Offer expires 1/31/2023.

Consumer Installment Program Disclosures



Installment Promo Name: Mow NOW Pay LATER – No Payment for 150 Days; thereafter, 0% for 24 Months [1.45% APR*]

*Example: On a 11/1/2022 financed amount of \$7,500, your down payment is \$0, no payment for 150 days followed by 24 monthly payments of \$318.75 each. Interest rate is 0% [APR is 1.45%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 \$1,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2022 and 1/31/2023. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.

Installment Promo Name: 1.99% for 24 Months [3.60% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 24 monthly payments of \$324.28 each. Interest Rate is 1.99% [APR is 3.60%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 660. Minimum amount financed \$1,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2022 and 1/31/2023. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$125.00. Offer subject to change without notice.

Installment Promo Name: 2.99% for 42 Months [3.93% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 42 monthly payments of \$191.44 each. Interest Rate is 2.99% [APR is 3.93%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 660. Minimum amount financed \$1,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2022 and 1/31/2023. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$125.00. Offer subject to change without notice.

Installment Promo Name: 3.99% for 48 Months [4.83% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$172.13 each. Interest Rate is 3.99% [APR is 4.83%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 660. Minimum amount financed \$1,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2022 and 1/31/2023. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$125.00. Offer subject to change without notice.

Installment Promo Name: 4.99% for 60 Months [5.67% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 60 monthly payments of \$143.86 each. Interest Rate is 4.99% [APR is 5.67%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 660. Minimum amount financed \$2,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2022 and 1/31/2023. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$125.00. Offer subject to change without notice.

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Consumer Installment Program Disclosures



Installment Promo Name: 12.99% for 48 Months [13.90% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$204.56 each. Interest Rate is 12.99% [APR is 13.90%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 660. Minimum amount financed \$1,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2022 and 1/31/2023. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$125.00. Offer subject to change without notice.

Installment Promo Name: Sub-prime Program: 7.99% for 36 Months [9.13% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 36 monthly payments of \$235.43 each. Interest Rate is 7.99% [APR is 9.13%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 660. Minimum amount financed \$1,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2022 and 1/31/2023. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$125.00. Offer subject to change without notice.

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Dealer Use Only

Effective Dates 11/1/2022 - 1/31/2023

Installment Credit Programs available for **Wright Mowers** | MY2018 & Higher | New & Unused

Mow NOW Pay LATER Programs Zero Interest for 120 Days, No Payments for 150 Days <i>Customer and Commercial Customers</i>	Customer Payment/ \$1,000 Financed	Customer Loan Origination Fee	Minimum Amount Financed	Dealer Fee
0% for 24 Months	\$41.67 per \$1,000 financed	\$150	\$1,500	5.50%

0% and Low APR Programs	Customer Payment/ \$1,000 Financed	Customer Loan Origination Fee	Minimum Amount Financed	Dealer Fee
1.99% for 24 Months	\$42.54 per \$1,000 financed	\$125	\$1,500	2.25%
2.99% for 42 Months	\$25.11 per \$1,000 financed	\$125	\$1,500	4.60%
3.99% for 48 Months	\$22.58 per \$1,000 financed	\$125	\$1,500	4.70%
4.99% for 60 Months	\$18.00 per \$1,000 financed	\$125	\$2,500	4.90%

Standard Programs	Customer Payment/ \$1,000 Financed	Customer Loan Origination Fee	Minimum Amount Financed	Dealer Fee
12.99% for 48 Months	\$26.83 per \$1,000 financed	\$125	\$1,500	0%
7.99% for 36 Months	\$31.34 per \$1,000 financed	\$125	\$1,500	4.50%

General Requirements:

- Maximum Loan Amount: \$75,000, unless noted otherwise
- Interest begins immediately unless noted otherwise. First payment due 35 days from date of closing unless noted otherwise.
- No pre-payment penalty

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Program: Wright Manufacturing, Inc
 Effective: 11-2022 to 1-31-2023

**Wright Dealer Use Only,
 Rates Subject to Change**

Wright Equipment Revolving Promotions for Wright Manufacturing, Inc. Dealers

PLAN #	PROMO DESCRIPTION	PROMO DURATION *	APR	CUSTOMER PROMO FEE*	AMOUNT FINANCED*	PLAN COST	CUSTOMER PAYMENT FACTOR
Special Offers: Exclusively for New Wright Equipment^							
812	0% for 12 Months Equal Payment No Interest Until Paid in Full	12 Months	0.00%	\$50*	\$1,000+	2.00%	8.35%
824	0% for 24 Months Equal Payment No Interest Until Paid in Full	24 Months	0.00%	\$150*	\$1,500+	3.50%	4.17%
836	0% for 36 Months Equal Payment No Interest Until Paid in Full	36 Months	0.00%	\$150*	\$1,500+	5.00%	2.78%
819	1.99% for 48 months (Fixed Pay, Reduced APR until paid in full)	48 Months	1.99%	\$150*	\$1,500+	5.50%	2.17%
859	5.99% for 48 months (Fixed Pay, Reduced APR until paid in full)	48 Months	5.99%	\$150*	\$1,500+	3.00%	2.35%
Everyday Offers: Valid for Any brand, new or used—equipment, accessories, and repairs							
001	Standard Plan - No customer promo fee or dealer cost	23 Days Grace	26.99%	None	\$1+	None	Greater of 3.25% or \$35
306	6 Months No Interest if Paid in Full in 6 Months With Payment/Deferred Interest	6 Months		None	\$199+	None	
312	12 Month No Interest if Paid in Full in 12 Months With Payment/Deferred Interest	12 Months		\$50*	\$500+	1.00%	
599	24 Months 5.99% Fixed Payment Reduced APR Until Paid in Full	24 Months	5.99%	\$150*	\$1,000+	2.50%	4.45%
936	36 Months 8.99% Fixed Payment Reduced APR Until Paid in Full	36 Months	8.99%	\$150*	\$1,000+	2.25%	3.20%
124	48 Months 12.99% Fixed Payment Reduced APR Until Paid in Full	48 Months	12.99%	\$150*	\$1,500+	2.75%	2.70%

- Dealer Cost may not be passed on to the customer as a surcharge or separate fee. This would be a violation of your merchant agreement with Synchrony Bank.

- Use of Special promotions^ by non-Wright dealers could be subject to additional plan costs.

***IMPORTANT!** Customer Promo Fee applies to all promos 12 months or longer as detailed below.

Promo Duration:	Under 12 Months - None	12 to 18 Months - \$50	19+ Months - \$150
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Online Processing (Business Center)
www.bc.syf.com

Dealer Services Phone
 1-877-856-8733

Application/Funding Fax
 1-800-924-3214

Credit is extended by Synchrony Bank
 Rev 11-2022



Wright Mower Fleet Retail Finance Programs
 January 1, 2023 - March 31, 2023

Dealer Supplemental Program Information

Innovative financing solutions by Western Equipment Finance provide customers with competitive financing options plus the ability to earn Business Credit History. We are a bank-owned, direct lender with a team of experienced outdoor power financing professionals. We underwrite, fund, and service in-house.

Finance Amount	Program	Description	Payment Factor	Dealer Fee
\$5,000+	W-450-24	24 Months at 4.50%	0.043648	2.50%
	W-550-36	36 Months at 5.50%	0.030196	2.40%
	W-650-48	48 Months at 6.50%	0.023715	1.90%
	W-650-60	60 Months at 6.50%	0.019566	2.00%

Calculate the monthly payment by multiplying the amount financed by the payment factor.
 For example: \$10,000 on a 48-month term is $\$10,000 \times 0.023715 = \237.15 monthly payment.

Joel Schuman
 VP / National Business Development
 Phone: 866-806-8021
joel.schuman@westernequipmentfinance.com

Ashley Schuster
 Program Manager
 Phone: 800-451-7087, ext 1606
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wright™

TERMS & CONDITIONS

- All programs are offered On Approved Credit (OAC)
- All contracts booked as an Equipment Finance Agreement (EFA)
- Application only to \$250,000. Additional financial information required on larger requests
- Minimum amount financed \$5,000
- \$199 standard documentation fee (\$299 in Pennsylvania) + additional \$50 for titled equipment
- Programs administered and underwritten by Western Equipment Finance
- Dealer Participation Fee is calculated as % of total financed amount; fee is short-funded to dealer

Customers Earn Business Credit History with Commercial Lending

As a commercial lender, Western Equipment Finance only reports credit/payment history to **Commercial Credit Agencies**. We do not report the financing agreement on the personal credit bureau of the owner(s) with satisfactory payments.

Western 
Equipment Finance

Start your application today!

- Apply Online: [Click Here](#)
- Email: applications@westernequipmentfinance.com
- Fax: 800-215-6799



Wright Mower Fleet Retail Finance Programs
 January 1, 2023 - March 31, 2023

Innovative financing solutions by Western Equipment Finance provide customers with competitive financing options plus the ability to earn Business Credit History. We are a bank-owned, direct lender with a team of experienced outdoor power financing professionals. We underwrite, fund, and service in-house.

Finance Amount	Program	Description	Payment Factor
\$5,000+	W-450-24	24 Months at 4.50%	0.043648
	W-550-36	36 Months at 5.50%	0.030196
	W-650-48	48 Months at 6.50%	0.023715
	W-650-60	60 Months at 6.50%	0.019566

Calculate the monthly payment by multiplying the amount financed by the payment factor. For example: \$10,000 on a 48-month term is \$10,000 x 0.023715 = \$237.15 monthly payment.

Joel Schuman
 VP / National Business Development
 Phone: 866-806-8021
joel.schuman@westernequipmentfinance.com

Ashley Schuster
 Program Manager
 Phone: 800-451-7087, ext 1606
ashley.schuster@westernequipmentfinance.com





TERMS & CONDITIONS

- All programs are offered On Approved Credit (OAC)
- All contracts booked as an Equipment Finance Agreement (EFA)
- Application only to \$250,000. Additional financial information required on larger requests
- Minimum amount financed \$5,000
- \$199 standard documentation fee (\$299 in Pennsylvania) + additional \$50 for titled equipment
- Programs administered and underwritten by Western Equipment Finance

Customers Earn Business Credit History with Commercial Lending

As a commercial lender, Western Equipment Finance only reports credit/payment history to **Commercial Credit Agencies**. We do not report the financing agreement on the personal credit bureau of the owner(s) with satisfactory payments.

Western 
Equipment Finance

Start your application today!

- Apply Online: [Click Here](#)
- Email: applications@westernequipmentfinance.com
- Fax: 800-215-6799