

Consumer Installment Program Disclosures

Johnson Creek Steiner Care Equipment



Installment Promo Name: 0% for 12 Months [3.06% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 12 monthly payments of \$635.42 each. Interest Rate is 0% [APR is 3.06% (E)].

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 2/1/2023 and 3/31/2023. 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: 0% for 24 Months [1.59% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 24 monthly payments of \$317.71 each. Interest Rate is 0% [APR is 1.59% (E)].

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 2/1/2023 and 3/31/2023. 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: 0% for 36 Months [1.08% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 36 monthly payments of \$211.81 each. Interest Rate is 0% [APR is 1.08% (E)].

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 2/1/2023 and 3/31/2023. 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: 0% for 48 Months [0.81% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$158.86 each. Interest Rate is 0% [APR is 0.81% (E)].

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 2/1/2023 and 3/31/2023. 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: 2.90% for 60 Months [3.71% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 60 monthly payments of \$137.13 each. Interest Rate is 1.99% [APR is 3.71% (E)].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. Member FDIC. Subject to credit 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 2/1/2023 and 3/31/2023. 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.

SheffieldFinancial.com • 800-438-8892



Consumer Installment Program Disclosures

Johnson Creek Steiner Care Equipment



Installment Promo Name: 7.99% for 12 Months [9.21% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 12 monthly payments of \$656.62 each. Interest Rate is 7.99% [APR is 9.21%].

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 \$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 2/1/2023 and 3/31/2023. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$50.00. Offer subject to change without notice.

Installment Promo Name: 9.99% for 24 Months [11.63% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 24 monthly payments of \$351.75 each. Interest Rate is 9.99% [APR is 11,63%].

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 2/1/2023 and 3/31/2023. 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: 11.99% for 36 Months [13.13% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 36 monthly payments of \$253.16 each. Interest Rate is 11.99% [APR is 13.13%].

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 2/1/2023 and 3/31/2023. 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: 13.99% for 48 Months [14.88% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$208.27 each. Interest Rate is 13.99% [APR is 14.88%].

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 2/1/2023 and 3/31/2023. 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: 9.99% for 36 Months [11.12% APR*]

*Example: On financed amount of \$7,500, your down payment is \$0 with 36 monthly payments of \$245.95 each. Interest Rate is 9.99% [APR is 11.12%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. Member FDIC. Subject to credit 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 620. 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 2/1/2023 and 3/31/2023. 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.

SheffieldFinancial.com • 800-438-8892