



Special Financing Promotions

Offers available on all new Steine 10/31/2023.

0% APR for 24 Months with Equal Payments

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

Minimum Purchase	\$1500
Interest Rate/APR	0%
Promotional Fee**	\$125

*See last page for full disclosure.

0% APR for 36 Months with Equal Payments

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

Minimum Purchase	\$1500
Interest Rate/APR	0%
Promotional Fee**	\$125

*See last page for full disclosure.

0% APR for 48 Months with Equal Payments

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

Minimum Purchase	\$1500
Interest Rate/APR	0%
Promotional Fee**	\$125

*See last page for full disclosure.

2.9% APR for 60 Monthly Payments

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

Minimum Purchase	\$1500
Interest Rate/APR	2.9%
Promotional Fee**	\$125

*See last page for full disclosure.

No Interest if Paid in Full within 12 Months

****Interest will be charged from the purchase date if the purchase balance is not paid in full by the end of the promotional period or if you make late payments. Minimum purchase \$1,500.**

Minimum Purchase	\$1,500
Interest Rate/APR	29.99%
Promotional Fee**	\$0



Yard Card & Yard Card Plus Promotions

Consumer:

***0% APR for 48 Months with Equal Payments:** Minimum purchase \$1500. **There is a promotional fee of \$125 for this transaction.** 0% APR from date of eligible purchase until paid in full. Monthly payment is the purchase amount divided by the number of months in the offer. Last payment may vary due to rounding. On-time payments will pay off the promotional balance. Other transactions and charges affect total monthly payment amount. Prior purchases excluded. Account must be in good standing. Standard account terms apply to purchases that do not qualify. 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 10/31/2023.

***0% APR for 36 Months with Equal Payments:** Minimum purchase \$1500. **There is a promotional fee of \$125 for this transaction.** 0% APR from date of eligible purchase until paid in full. Monthly payment is the purchase amount divided by the number of months in the offer. Last payment may vary due to rounding. On-time payments will pay off the promotional balance. Other transactions and charges affect total monthly payment amount. Prior purchases excluded. Account must be in good standing. Standard account terms apply to purchases that do not qualify. 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 10/31/2023.

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***2.9% APR 60 Monthly Payments:** A minimum purchase amount of \$1,500 is required. **There is a promotional fee of \$125 for this transaction.** The Reduced APR of 2.9% will apply to the purchase for the 60 Month promotional period. A minimum payment equal to 1.792% 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 10/31/2023.

***No Interest if Paid in Full within 12 Months:** Minimum purchase \$1,500. To avoid interest, you must pay the full promotional balance before the promotional period ends. If you do not, you will be charged interest from the purchase date at the standard Purchase APR. After the promotional period ends, the standard Purchase APR also applies to the remaining balance and the charged interest. Minimum monthly payments required, but they will not pay off the balance in time. You must make larger payments to avoid the interest. Prior purchases excluded. Account must be in good standing. Other finance plans may be available. Standard account terms apply to purchases that do not qualify. 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 10/31/2023.

Commercial:

***0% APR for 48 Months with Equal Payments:** A minimum purchase amount of \$1500 is required. **There is a promotional fee of \$125 for this transaction.** During the 48 month promotional period a minimum monthly payment is required that is calculated by dividing the purchase amount and the promotional fee by the length of the promotional period. The promotional period will start on the date of purchase. Interest will not accrue during the promotional period. 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 APR for purchases on any remaining balances 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 10/31/2023.

***0% APR for 36 Months with Equal Payments:** A minimum purchase amount of \$1500 is required. **There is a promotional fee of \$125 for this transaction.** During the 36 month promotional period a minimum monthly payment is required that is calculated by dividing the purchase amount and the promotional fee by the length of the promotional period. The promotional period will start on the date of purchase. Interest will not accrue during the promotional period. 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 APR for purchases on any remaining balances 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 10/31/2023.

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