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SHEFFIELD Financial
A division of Truist

Consumer Installment Program Disclosures

LITTLE WONDER®

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

*Example: On a 1/31/2026 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 11/1/2025 and 1/31/2026 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: Mow NOW Pay LATER – Zero Interest for 120 Days, No Payment for 150 Days; thereafter, 1.49% for 12 Months [1.68% APR*]

*Example: On a 1/31/2026 financed amount of $7,500, your down payment is $0, no interest for 120 days and no payment for 150 days followed by 12 monthly payments of $634.26 each. Interest rate is 1.49% [APR is1.68%].

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Installment Promo Name: 3.99% for 24 Months [5.94% APR*]

*Example: On financed amount of $7,500, your down payment is $0 with 24 monthly payments of $332.20 each. Interest Rate is 3.99% [APR is 5.94%].

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Installment Promo Name: 4.99% for 36 Months [6.32% APR*]

*Example: On financed amount of $7,500, your down payment is $0 with 36 monthly payments of $229.27 each. Interest Rate is 4.99% [APR is 6.32%].

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Installment Promo Name: 5.99% for 48 Months [7.02% APR*]

*Example: On financed amount of $7,500, your down payment is $0 with 48 monthly payments of $179.65 each. Interest Rate is 5.99% [APR is 7.02%].

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Installment Promo Name: 6.99% for 60 Months [7.83% APR*]

*Example: On financed amount of $7,500, your down payment is $0 with 60 monthly payments of $151.47 each. Interest Rate is 6.99% [APR is 7.83%].

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LITTLE WONDER®

Installment Promo Name: 8.99% for 12 Months [10.29% APR*]

*Example: On financed amount of $7,500, your down payment is $0 with 12 monthly payments of $660.39 each. Interest Rate is 8.99% [APR is 10.29%].

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Installment Promo Name: 10.99% for 24 Months [12.96% APR*]

*Example: On financed amount of $7,500, your down payment is $0 with 24 monthly payments of $356.43 each. Interest Rate is 10.99% [APR is 12.96%].

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Installment Promo Name: 12.99% for 36 Months [14.36% APR*]

*Example: On financed amount of $7,500, your down payment is $0 with 36 monthly payments of $257.65 each. Interest Rate is 12.99% [APR is 14.36%].

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Installment Promo Name: 14.99% for 48 Months [16.07% APR*]

*Example: On financed amount of $7,500, your down payment is $0 with 48 monthly payments of $212.80 each. Interest Rate is 14.99% [APR is 16.07%].

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Installment Promo Name: Sub-prime Program: 10.99% for 36 Months [12.35% APR*]

*Example: On financed amount of $7,500, your down payment is $0 with 36 monthly payments of $250.36 each. Interest Rate is 10.99% [APR is 12.35%].

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