

## Cub Cadet Installment Disclosures 9/12

### **1.99% for 36 Months (APR of 2.73%)**

Interest Rate of 1.99% for 36 Months (APR of **2.73%**)\*. Equal monthly payments required. Valid on financed purchase of \$3,000 or more on a Cub Cadet installment loan account.

\*Offer is subject to credit approval by TD Bank N.A. Applies to a financed purchase of Cub Cadet equipment of \$3,000 or more on a Cub Cadet installment loan account. No down payment is required. A Loan Processing Fee of \$150 will be added to the account. Loan balance is payable in 36 equal installments with an interest rate of 1.99% (**2.73%**). Example: Based on an Amount Financed of \$13,000 over a 36 month term with a \$150 Loan Processing Fee and a rate of 1.99%, required equal monthly payments will be \$376.47 with a **2.73%** APR.

### **2.99% for 48 Months (APR of 3.54%)**

Interest Rate of 2.99% for 48 Months (APR of **3.54%**)\*. Equal monthly payments required. Valid on financed purchase of \$3,000 or more on a Cub Cadet Installment loan account.

\*Offer is subject to credit approval by TD Bank N.A. Applies to a financed purchase of Cub Cadet equipment of \$3,000 or more on a Cub Cadet installment loan account. Loan balance is payable in 48 equal installments with an interest rate of 2.99% (APR of **3.54%**). Example: Based on an Amount Financed of \$13,000 over a 48 month term with a \$150 Loan Processing Fee and a rate of 2.99%, required equal monthly payments will be \$290.82 with a **3.54%** APR.

### **9.99% for 48 Months (APR of 10.52%)**

Interest Rate of 9.99% for 48 Months (APR of **10.52%**)\*. Equal monthly payments required. Valid on financed purchase of \$3,000 or more on a Cub Cadet installment loan account.

\*Offer is subject to credit approval by TD Bank N.A. Applies to a financed purchase of Cub Cadet equipment of \$3,000 or more on a Cub Cadet installment loan account. No down payment required. A Loan Processing Fee of \$150 will be added to the account. Loan balance is payable in 48 equal installments with an interest rate of 9.99% (APR of **10.52%**). Example: Based on an Amount Financed of \$13,000 over a 48 month term with a \$150 Loan Processing Fee and a rate of 9.99%, required equal monthly payments will be \$332.78 with a **10.52%** APR.

### **3.99% for 60 Months (APR of 4.43%)**

Interest Rate of 3.99% for 60 Months (APR of **4.43%**)\*. Equal monthly payments required. Valid on financed purchase of \$3,000 or more on a Cub Cadet installment loan account.

\*Offer is subject to credit approval by TD Bank N.A. Applies to a financed purchase of Cub Cadet equipment of \$3,000 or more on a Cub Cadet installment loan account. No down payment required. A Loan Processing Fee of \$150 will be added to the account. Loan balance is payable in 60 equal installments with an interest rate of 3.99% (APR of **4.43%**). Example: Based on an Amount Financed of \$13,000 over a 60 month term with a \$150 Loan Processing Fee and a rate of 3.99%, required equal monthly payments will be \$241.86 with a **4.43%** APR.

### **6.49% for 60 Months (APR of 6.92%)**

Interest Rate of 6.49% for 60 Months (APR of **6.92%**)\*. Equal monthly payments required. Valid on financed purchase of \$3,000 or more on a Cub Cadet installment loan account.

\*Offer is subject to credit approval by TD Bank N.A. Applies to a financed purchase of Cub Cadet equipment of \$3,000 or more on a Cub Cadet installment loan account. No down payment required. A Loan Processing Fee of \$150 will be added to the account. Loan balance is payable in 60 equal installments with an interest rate of 6.49% (APR of **6.92%**). Example: Based on an Amount Financed of \$13,000 over a 60 month term with a \$150 Loan Processing Fee and a rate of 6.49%, required equal monthly payments will be \$256.80 with a **6.92%** APR.

### **9.99% for 72 Months**

Interest Rate of 9.99% for 72 Months (APR of **10.34%**)\*. Equal monthly payments required. Valid on financed purchase of \$3,000 or more on a Cub Cadet installment loan account.

\*Offer is subject to credit approval by TD Bank N.A. Applies to a financed purchase of Cub Cadet equipment of \$3,000 or more on a Cub Cadet installment loan account. No down payment required. A Loan Processing Fee of \$150 will be added to the account. Loan balance is payable in 72 equal installments with an interest rate of 9.99% (APR of **10.34%**). Example: Based on an Amount Financed of \$13,000 over a 72 month term with a \$150 Loan Processing Fee and a rate of 9.99%, required equal monthly payments will be \$242.85 with a **10.34%** APR.

## Cub Cadet Revolving Plan Disclosures 9/12

**Standard Revolving:** Interest will be charged at the APR for Purchases on the unpaid balance until paid in full. The APR for Purchases is currently 27.99% and may vary with the market based on the Prime Rate. If any required minimum payment is 60 days past due, the Penalty APR will apply to remaining balances. The Penalty APR is currently 29.99% and may vary with the market based on the Prime Rate. Minimum interest charge \$2.00. Offer subject to credit approval on a Cub Cadet credit card account.

### **Deferred Interest if paid in full within 6 months\***

Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the 6 month promotional period or if your account becomes 60 days past due. The current APR for purchases is variable 27.99%

**\*Deferred Interest if paid in full within 6 months:** During the promotional period a minimum monthly payment is required as disclosed on your billing statement. If minimum monthly payments are made you will not pay off the balance in the 6 month promotional period. The deferred interest period will start on the date of purchase and end when paid in full or at the expiration of the 6 month period, whichever comes first. Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the 6 month promotional period or if your account becomes 60 days past due. After the deferred interest period expires, interest will be charged at the then current APR for purchases until paid in full. The current APR for purchases is variable 27.99%. If any required minimum payment is 60 days past due, the Penalty APR, currently variable 29.99% will apply to remaining balances. Minimum interest charge \$2.00. For a purchase of \$800 or greater a one-time promotional fee of \$39 will be applied to the account for this transaction. Offer subject to credit approval on a Cub Cadet credit card account.

### **Deferred Interest if paid in full within 12 months\*\***

Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the 12 month promotional period or if your account becomes 60 days past due. The current APR for purchases is variable 27.99%

**\*\*Deferred Interest if paid in full within 12 months:** A minimum purchase of \$800 is required. During the 12 month promotional period a minimum monthly payment is required as disclosed on your billing statement. If minimum monthly payments are made you will not pay off the balance in the 12 month promotional period. The deferred interest period will start on the date of purchase and end when paid in full or at the expiration of the 12 month period, whichever comes first. Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within the 12 month promotional period or if your account becomes 60 days past due. After the deferred interest period expires, interest will be charged at the then current APR for purchases until paid in full. The current APR

for purchases is variable 27.99%. If any required minimum payment is 60 days past due, the Penalty APR, currently variable 29.99% will apply to remaining balances. Minimum interest charge \$2.00. For a purchase of \$800 to \$2,499 a one-time promotional fee of \$39 will be applied to the account for this transaction. For a purchase of \$2,500 or greater a one-time promotional fee of \$125 will be applied to the account for this transaction. Offer subject to credit approval on a Cub Cadet credit card account.

**No Interest for 24 months with equal payments:** A minimum purchase of \$1,500 is required. During the 24 month promotional period the minimum monthly payment is calculated by dividing the purchase amount 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 any required minimum payment is 60 days past due, the Penalty APR, currently variable 29.99% will apply to remaining balances. Minimum interest charge \$2.00. For a purchase of \$1,500 to \$2,499 a one-time promotional fee of \$39 will be applied to the account for this transaction. For a purchase of \$2,500 or greater a one-time promotional fee of \$125 will be applied to the account for this transaction. Offer subject to credit approval on a Cub Cadet credit card account.

**No Interest for 36 months with equal payments:** A minimum purchase of \$2,500 is required. During the 36 month promotional period the minimum monthly payment is calculated by dividing the purchase amount 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 any required minimum payment is 60 days past due, the Penalty APR, currently variable 29.99% will apply to remaining balances. Minimum interest charge \$2.00. A one-time promotional fee of \$125 will be applied to the account for this transaction. Offer subject to credit approval on a Cub Cadet credit card account. Offer valid on all Zero-Turn riders only.

**No Interest for 48 months with equal payments:** A minimum purchase of \$3,000 is required. During the 48 month promotional period the minimum monthly payment is calculated by dividing the purchase amount 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 any required minimum payment is 60 days past due, the Penalty APR, currently variable 29.99% will apply to remaining balances. Minimum interest charge \$2.00. A one-time promotional fee of \$125 will be applied to the account for this transaction. Offer subject to credit approval on a Cub Cadet credit card account. Offer valid on Commercial Zero Turns and Utility Vehicles only.

**3.99% APR with 60 Payments:** A minimum purchase of \$3,000 is required. A Reduced APR of 3.99% will apply to the purchase during the 60 Month promotional period. A minimum payment equal to 1.84% of the purchase amount is due each month. If any required minimum payment is 60 days past due, the Penalty APR, currently variable 29.99% will apply to remaining balances. Minimum interest charge \$2.00. A one-time promotional fee of \$125 will be applied to the account for this transaction. Offer subject to credit approval on a Cub Cadet credit card account.

**2.99% APR with 48 Payments:** A minimum purchase of \$3,000 is required. A Reduced APR of 2.99% will apply to the purchase during the 48 Month promotional period. A minimum payment equal to 2.207%

of the purchase amount is due each month. If any required minimum payment is 60 days past due, the Penalty APR, currently variable 29.99% will apply to remaining balances. Minimum interest charge \$2.00. A one-time promotional fee of \$125 will be applied to the account for this transaction. Offer subject to credit approval on a Cub Cadet credit card account.