



## Effective Program Dates 2/1/16-7/31/16 Consumer Installment Program Disclosures

### Installment Promo – 4.99% for 24 Months [5.64% APR\*]

\*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 24 monthly payments of \$331.20 each. Interest Rate is 4.99% [ANNUAL PERCENTAGE RATE is 5.64% (E)].

Note: The above financing programs are offered by Sheffield Financial, a Division of Branch Banking and Trust Company, 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 675. Minimum Amount Financed \$1,500; Maximum Amount Financed \$25,000. Other qualifications and restrictions may apply. An origination fee of \$50 will be added to the amount financed in the above example. Financing promotions void where prohibited. Offer effective on all new and unused Load Trail and Load Max trailers purchased from a participating Load Trail and Load Max dealer between 2/1/2016 and 7/31/2016. Offer subject to change without notice. ["E" means estimate.]

### Installment Promo – 5.99% for 36 Months [6.44% APR\*]

\*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 36 monthly payments of \$229.65 each. Interest Rate 5.99% [ANNUAL PERCENTAGE RATE is 6.44% (E)].

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### Installment Promo – 5.99% for 48 Months [6.33% APR\*]

\*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 48 monthly payments of \$177.28 each. Interest Rate is 5.99% [ANNUAL PERCENTAGE RATE is 6.33% (E)].

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### Installment Promo – 5.99% for 60 Months [6.27% APR\*]

\*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 60 monthly payments of \$145.93 each. Interest Rate is 5.99% [ANNUAL PERCENTAGE RATE is 6.27% (E)].

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### Installment Promo – 6 Months No Interest, Thereafter 9.99%, 36 Months Term [7.33% APR\*]

\*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0; no Interest FOR 6 MONTHS and 36 consecutive monthly payments of \$232.71 each. Interest Rate is 9.99% [ANNUAL PERCENTAGE RATE 7.33% (E)].

ANNUAL PERCENTAGE RATE subject to increase after promotional period.

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### Installment Promo – 6 Months No Interest, Thereafter 9.99%, 60 Months Term [8.26% APR\*]

\*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0; no Interest FOR 6 MONTHS and 60 consecutive monthly payments of \$153.02 each. Interest Rate is 9.99% [ANNUAL PERCENTAGE RATE 8.26% (E)].

ANNUAL PERCENTAGE RATE subject to increase after promotional period.

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