



RETAIL FINANCING FOR



**Dealer Use Only** – Effective Program Dates 8/1/17 - 1/31/18

**INSTALLMENT CREDIT PROGRAMS**

**Retail Financing Available for New and Unused Pequea Trailers**

Program	Interest Rate Loans under \$10,000	Interest Rate Loans over \$10,000	Dealer Buy Down Fee	Loan Term	Minimum Amount Financed
As low as 5.99% for 24 Months	5.99%	6.99%	0.75%	24 Months	\$1,500
6.99% for 36 Months	6.99%	6.99%	1%	36 Months	\$1,500
As low as 6.99% for 48 Months	6.99%	7.99%	1.25%	48 Months	\$2,000
As low as 7.99% for 60 Months	7.99%	8.99%	1.75%	60 Months	\$5,000

First Payment Due 35 Days From Date Of Closing     Interest begins immediately  
 Customer Origination Fee: Consumer Loans - \$50     Maximum transaction amount - \$25,000

**6 Mo. No Int./Thereafter 11.99%, 36 Mo.**

- 11.99% interest rate
- Interest begins 6 months from date of closing
- First payment due 35 days from date of closing
- 3% dealer buy down fee
- \$50 customer origination fee
- Loan term – 36 months
- \$1,500 minimum amount financed

**6 Mo. No Int./Thereafter 11.99%, 60 Mo.**

- 11.99% interest rate
- Interest begins 6 months from date of closing
- First payment due 35 days from date of closing
- 3.5% dealer buy down fee
- \$50 customer origination fee
- Loan term – 60 months
- \$5,000 minimum amount financed

• APPLY ONLINE AT SheffieldFinancial.com • No dealer recourse or reserve • Same day funding available  
 • All loans subject to credit approval • Other features available • Subject to change without notice  
 • \$25,000 maximum amount financed • Dealer responsible for perfecting security interest for Sheffield Financial  
 by filing title application showing Sheffield Financial as lien holder.  
 This flyer is for Dealers only and is not intended for consumer distribution. Please do not provide to consumers.  
 Sheffield Financial is a division of Branch Banking and Trust Company. Member FDIC.

**SheffieldFinancial.com**

**800-438-8892**

Recipient is entitled to request sender not send future facsimile advertisements and failure to comply within 30 days is unlawful.

By checking, recipient requests not to receive facsimile advertisements. This must be returned by facsimile to 1-877-303-4653.

Recipient Name: \_\_\_\_\_  
 Fax # to remove: \_\_\_\_\_



## FINANCING DETAILS



### Effective Program Dates 8/1/17 - 1/31/18 Consumer Installment Program Disclosures

#### **Installment Promo Name: 5.99% for 24 Months [6.66% APR\*]**

\*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 24 monthly payments of \$334.65 each. Interest Rate is 5.99% [ANNUAL PERCENTAGE RATE is 6.66% (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 eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 8/1/2017 and 1/31/2018. Offer subject to change without notice. ["E" means estimate.]

#### **Installment Promo Name: 6.99% for 24 Months 7.50% APR\***

\*Example: On a purchase where the Amount Financed is \$10,000, your Down Payment is \$0 with 24 monthly payments of \$450.01 each. Interest Rate is 6.99% [ANNUAL PERCENTAGE RATE is 7.50% (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 \$10,000; 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 eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 8/1/2017 and 1/31/2018. Offer subject to change without notice. ["E" means estimate.]

#### **Installment Promo Name: 6.99% for 36 Months [7.45% APR\*]**

\*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 36 monthly payments of \$233.14 each. Interest Rate is 6.99% [ANNUAL PERCENTAGE RATE is 7.45% (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 eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 8/1/2017 and 1/31/2018. Offer subject to change without notice. ["E" means estimate.]

#### **Installment Promo Name: 6.99% for 48 Months [7.35% APR\*]**

\*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 48 monthly payments of \$180.80 each. Interest Rate is 6.99% [ANNUAL PERCENTAGE RATE is 7.35% (E)].

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#### **Installment Promo Name: 7.99% for 48 Months [8.26% APR\*]**

\*Example: On a purchase where the Amount Financed is \$10,000, your Down Payment is \$0 with 48 monthly payments of \$245.36 each. Interest Rate is 7.99% [ANNUAL PERCENTAGE RATE is 8.26% (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 \$10,000; 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 eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 8/1/2017 and 1/31/2018. Offer subject to change without notice. ["E" means estimate.]

#### **Installment Promo Name: 7.99% for 60 Months [8.28% APR\*]**

\*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 60 monthly payments of \$153.09 each. Interest Rate is 7.99% [ANNUAL PERCENTAGE RATE is 8.28% (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 \$5,000; Maximum Amount Financed \$10,000. 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 eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 8/1/2017 and 1/31/2018. Offer subject to change without notice. ["E" means estimate.]

#### **Installment Promo Name: 8.99% for 60 Months [9.22% APR\*]**

\*Example: On a purchase where the Amount Financed is \$10,000, your Down Payment is \$0 with 60 monthly payments of \$208.63 each. Interest Rate is 8.99% [ANNUAL PERCENTAGE RATE is 9.22% (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 \$10,000; 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 eligible and qualified units purchased from a participating Sheffield dealer. See dealer for product eligibility and qualifications between 8/1/2017 and 1/31/2018. Offer subject to change without notice. ["E" means estimate.]



## FINANCING DETAILS



### Effective Program Dates 8/1/17 - 1/31/18 Consumer Installment Program Disclosures

#### **Installment Promo Name: 6 Months No Interest with Payments, Thereafter 11.99%, 36 Months Term 8.66% APR\***

\*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 36 consecutive monthly payments of \$237.32 each. Interest Rate is 11.99% [ANNUAL PERCENTAGE RATE is 8.66% (E)].

ANNUAL PERCENTAGE RATE subject to increase after promotional period.

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#### **Installment Promo Name: 6 Months No Interest with Payments, Thereafter 11.99%, 60 Months Term 9.82% APR\***

\*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 60 consecutive monthly payments of \$158.68 each. Interest Rate is 11.99% [ANNUAL PERCENTAGE RATE is 9.82% (E)].

ANNUAL PERCENTAGE RATE subject to increase after promotional period.

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