



**Effective Program Dates 2/1/14–1/31/15
 Consumer Installment Program Disclosures**

Installment Promo – 5.99% for 24 Months [6.64% APR*]

\$0 Down | 5.99% interest rate | \$44.32 per \$1,000 Financed

*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 24 monthly payments of \$334.59 each. Interest Rate is 5.99% [ANNUAL PERCENTAGE RATE is 6.64% (E)]. For other Amounts Financed, the payment would be approximately \$44.32 per \$1,000 financed.

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 and debt to income ratio of 45% or less. 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 ATC trailers purchased from a participating ATC dealer between 2/1/2014 and 1/31/2015. Offer subject to change without notice. ["E" means estimate.]

Installment Promo – 6.99% for 36 Months [7.44% APR*]

\$0 Down | 6.99% interest rate | \$30.87 per \$1,000 Financed

*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 36 monthly payments of \$233.09 each. Interest Rate 6.99% [ANNUAL PERCENTAGE RATE is 7.44% (E)]. For other Amounts Financed, the payment would be approximately \$30.87 per \$1,000 financed.

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Installment Promo – 6.99% for 48 Months [7.33% APR*]

\$0 Down | 6.99% interest rate | \$23.94 per \$1,000 Financed

*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 48 monthly payments of \$180.76 each. Interest Rate is 6.99% [ANNUAL PERCENTAGE RATE is 7.33% (E)]. For other Amounts Financed, the payment would be approximately \$23.94 per \$1,000 financed.

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Installment Promo – 6.99% for 60 Months [7.27% APR*]

\$0 Down | 6.99% interest rate | \$19.80 per \$1,000 Financed

*Example: On a purchase where the Amount Financed is \$7,500, your Down Payment is \$0 with 60 monthly payments of \$149.46 each. Interest Rate is 6.99% [ANNUAL PERCENTAGE RATE is 7.27% (E)]. For other Amounts Financed, the payment would be approximately \$19.80 per \$1,000 financed.

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

\$0 Down | 0% interest rate for 6 months | \$30.82 per \$1,000 Financed

*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)]. For other Amounts Financed, the payment would be approximately \$30.82 per \$1,000 financed.

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*]

\$0 Down | 0% interest rate for 6 months | \$20.27 per \$1,000 Financed

*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)]. For other Amounts Financed, the payment would be approximately \$20.27 per \$1,000 financed.

ANNUAL PERCENTAGE RATE subject to increase after promotional period.

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