



# DEALER OPERATIONS BULLETIN

## Retail Finance Group

D.O.B. # Bulletin 26-03  
Date: 4/27/2026  
To: All Exmark Dealers  
From: John Cloutier & David Adams, Exmark  
RE: **Exmark Retail Financing Promos May 1 – July 31, 2026**

Please review the attached menus for all promotion and dealer cost information. Remember also to utilize the Excel based PID pricing/payment tool (attached) that enables you to properly factor in your dealer cost and sell with monthly payments.

*See the attached menus and important information below*

### Advertised Promotions

Promotions highlighted in **yellow** on the attached grid may be advertised by Exmark. These have a dealer cost no more than 3% and cover all retail price points. You may advertise any promotion on the grid at your discretion.

### Special Promotions!

#### **May 1 – May 31 ONLY!**

#### **“0% for 48 Months” – 12-POINT FLEET MEMBERS ONLY**

- Sheffield Only
- 3% Dealer cost
- \$1500 minimum finance amount
- \$150 customer fee

#### **“0% for 36 Months” – 12-POINT FLEET MEMBERS ONLY**

- Synchrony Only
- 2.5% Dealer cost
- \$3000 minimum finance amount
- \$150 customer fee

#### **Lazer LZ & Radius RZ Models ONLY!**

#### **“1.99% for 48 Months”**

- Sheffield Only
- 3% Dealer cost
- \$1500 minimum finance amount
- \$150 customer fee

#### **“1.99% for 36 Months”**

- Synchrony Only
- 3% Dealer cost
- \$3000 minimum finance amount
- \$150 customer fee

## **Important Notes**

### **No Dealer Cost Programs for Exmark Equipment Available**

Western Equipment Finance (WEF) – *Commercial* customers only

\* 6.99% interest for 36/48/60/72 months

\* No dealer enrollment with WEF required... you can offer this program today!

### **High-Ticket and/or True Commercial (no PG) Transactions**

High-ticket (\$75K+) and/or commercial transactions without a personal guarantee may be financed through WEF. Additional information such as tax returns and an asset & liabilities statement will likely be required.

### **Leasing**

Exmark can quote rates for commercial-use customers under both \$1-out and 24 or 36-month true lease terms.

- For **Municipal lease** payment factors, see the dealer extranet or contact WEF.
- For information about our **true lease options**, find the following on the dealer extranet:
  - Sell sheet with summary overview including payment factors
  - Special lease loyalty customer benefits
  - Western Equipment credit application
  - Sample lease agreement

### **Rental Purchase Option (RPO) Lease for Contractors (DOB #21-02-2)**

This program enables contractors to finance the purchase of new equipment with an option to return it to you (dealer must buy it back) after 4-6 months. See the attached Worksheet to review various options.

### **PID Pricing/Payment Tool (DOB #20-02C)**

This Excel tool (attached) enables you to properly advertise a cash discount by building your cost for special financing into the sale price of the product.

### **Second-Look Credit Options (DOB ###-2019)**

Programs exist for both Commercial (WEF) and Consumer (Roadrunner) customers!

### **Attachments**

- Promotion menus:
  - Exmark-sponsored (new Exmark equipment)
  - Everyday (used, service, non-Exmark)
  - High-Ticket/Leasing & No Dealer Cost (Western Equipment Finance)
- Payment chart
- PID Pricing Tool
- RPO Lease Worksheet
- Synchrony dealer enrollment flyer

### **General Administration**

- Finance Program Dealer Enrollment
  - *Sheffield Financial* – Visit [www.sheffieldfinancial.com](http://www.sheffieldfinancial.com) and click on the 'Dealer Section'.
  - *Synchrony Bank* – See attached enrollment flyer.
  - *Roadrunner Financial* – Visit [www.roadrunnerfinancial.com/Exmark](http://www.roadrunnerfinancial.com/Exmark) to apply.
- Contact (Help) Information
  - *Synchrony Bank*: 877-856-8733
  - *Sheffield Financial*: 800-438-8892
  - *Western Equipment Finance (WEF)*: Joel Schuman, 866-806-8021
  - *Roadrunner Financial*: 646-370-5471

Please contact [david.r.adams@toro.com](mailto:david.r.adams@toro.com) or your Exmark territory sales manager with any questions regarding these promotions.



## Exmark Sponsored Retail Finance Promotions May 1 - July 31, 2026

(Available for New Exmark Equipment)

	Dealer Cost		SYN Code <sup>7</sup>	Cust. Fee*		Min Finance Amt.		Max Finance Amt.	
	SYN	SF		SYN	SF	SYN	SF	SYN	SF
<b>Special Fixed Term/Fixed Interest Promotions<sup>6</sup></b>									
<b>0% for 48 months<sup>5</sup> (2.08%) <i>Qualifying New or Active 12-point FLEET Purchases ONLY - Expires May 31</i></b>		<b>3.00%</b>			\$150		\$1,500		
<b>0% for 36 months<sup>5</sup> (2.78%) <i>Qualifying New or Active 12-point FLEET Purchases ONLY - Expires May 31</i></b>	<b>2.50%</b>		663	\$150		\$3,000		None	\$75K
<b>1.99% for 48 months<sup>5</sup> (2.17%) <i>Lazer LZ &amp; Radius RZ Models ONLY</i></b>		<b>3.00%</b>			\$150		\$1,500	None	\$75K
<b>1.99% for 36 months<sup>5</sup> (2.87%) <i>Lazer LZ &amp; Radius RZ ONLY</i></b>	<b>3.00%</b>		604	\$150		\$3,000			
<b>Standard Deferred Interest Promotions</b>									
<b>6 months WPDI<sup>4</sup></b>	<b>0.00%</b>		306	\$0		\$200		None	
<b>12 months WPDI<sup>4</sup></b>	<b>0.00%</b>		602	\$0		\$500			
<b>18 months WPDI<sup>4</sup></b>	<b>1.00%</b>		603	\$0		\$500			
<b>Standard Fixed Term/Fixed Interest Promotions<sup>6</sup></b>									
<b>0% for 12 months<sup>5</sup> (8.33%)</b>	<b>0.00%</b>		612	\$0		\$500		None	\$75K
<b>0% for 18 months<sup>5</sup> (5.56%)</b>	<b>0.75%</b>		618	\$150		\$3,000			
<b>0% for 24 months<sup>5</sup> (4.17%)</b>	<b>2.00%</b>	<b>3.00%</b>	624	\$150	\$150	\$3,000	\$1,500		
<b>0% for 30 months<sup>5</sup> (3.33%)</b>	<b>3.75%</b>		630	\$150		\$3,000			
<b>0% for 36 months<sup>5</sup> (2.78%)</b>	<b>5.50%</b>		636	\$150		\$3,000			
<b>0% for 42 months<sup>5</sup> (2.38%)</b>	<b>7.75%</b>	<b>6.00%</b>	642	\$150	\$150	\$3,000	\$1,500		
<b>0% for 48 months<sup>5</sup> (2.08%)</b>		<b>6.50%</b>		\$150		\$1,500			
<b>0% for 60 months<sup>5</sup> (1.67%)</b>		<b>9.75%</b>		\$150		\$1,500			
<b>1.99% for 48 months<sup>5</sup> (2.17%)</b>		<b>4.50%</b>		\$150		\$1,500			
<b>3.99% for 36 months<sup>5</sup> (2.95%)</b>		<b>2.00%</b>		\$150		\$1,500			
<b>4.99% for 48 months<sup>5</sup> (2.30%)</b>		<b>2.00%</b>		\$150		\$1,500			
<b>5.99% for 60 months<sup>5</sup> (1.93%)</b>		<b>2.00%</b>		\$150		\$2,500			
<b>No Interest/No Payment Promotions<sup>6,8</sup></b>									
<b>No Interest/Payment for 120/150 Days then 2.99% for 48 months (2.22%)</b>		<b>5.00%</b>			\$150		\$1,500		\$75K
<b>No Interest/Payment for 150 Days then 0% for 24 months (4.17%)</b>		<b>4.00%</b>			\$150		\$1,500		\$75K
<b>Sub-Prime (FICO 620-660) Promotion</b>									
<b>10.99% for 36 months<sup>5</sup> (3.23%)</b>		<b>4.50%</b>			\$150		\$1,500		\$75K

\* Sheffield may include a separate customer fee to cover UCC filing costs (varies by state) on amounts financed > \$5000.

4 Interest accrues from the date of purchase at 34.99% and is waived if paid in full by the interest free date. Minimum payment is the greater of 3.25% of customer's outstanding balance or \$35.

5 Monthly payment is calculated as the amount financed multiplied by payment factor.

6 Promotions shown are for qualified customers. Some customers may not qualify for these promotions, but, may qualify for a similar term program at a higher APR. **700+ FICO required for "0% for 24/42/48 months" & all "No Payment" plans through Sheffield.**


7 Plan codes are shown for reference to Synchrony's portal revolving charge plans.

8 No payment required and no interest accrues during the period specified. After the no interest period, interest is charged at the rate specified.

**RETAIL FINANCE CONTACTS:**

David Adams, david.r.adams@toro.com, 952-887-8834  
 Synchrony: 877-856-8733  
 Sheffield: 800-438-8892

# Installment Promotions May 1 - July 31, 2026

 <span style="float: right;"><b>High-Ticket Retail Finance Promotions</b> (Available for <u>New</u> Exmark Equipment)</span>	Dealer Cost	Customer Fee <sup>3</sup>	Finance Amount	
			Min	Max
<b>Fixed Term/Fixed Interest Promotions</b>				
<b>6.99% for 36/48/60/72 months<sup>4</sup></b> (3.09%/2.39%/1.98%/1.70%)	<b>0.00%</b>	\$199	\$5K	\$500K
<b>0% for 36 months<sup>4</sup></b> (2.78%)	<b>6.75%</b>		\$75K	
<b>0% for 30 months<sup>4</sup></b> (3.33%)	<b>5.75%</b>			
<b>0% for 24 months<sup>4</sup></b> (4.17%)	<b>4.75%</b>			
<b>0.99% for 36 months<sup>4</sup></b> (2.82%)	<b>5.25%</b>			
<b>1.99% for 48 months<sup>4</sup></b> (2.17%)	<b>4.75%</b>			
<b>2.99% for 36 months<sup>4</sup></b> (2.91%)	<b>2.25%</b>			
<b>3.99% for 60 months<sup>4</sup></b> (1.84%)	<b>2.75%</b>			
<b>2.99% for 48 months<sup>4</sup></b> (2.21%)	<b>2.75%</b>			
<b>4.99% for 72 months<sup>4</sup></b> (1.61%)	<b>1.25%</b>			
<b>No Interest/No Payment Promotions (CONTRACTOR ONLY)<sup>2</sup></b>				
<b>6 months No Interest/No Payment<sup>1</sup></b> (3.13%)	<b>0.50%</b>	\$199	\$75K	\$500K
<b>Lease Program</b>				
<b>True Stated Value Lease (CONTRACTOR ONLY)</b>				
<b>24 or 36 Months @ 400, 600, 750, 1200 hour per year caps</b>	<b>0%</b>	\$199	\$5,000	\$500K

<sup>1</sup> No payment required and no interest accrues during first 6 months. Beginning in month 7, interest is charged at

6.99% for a 36 month term.

<sup>2</sup> "No Payment" promotions are ONLY available to commercial use customers.

<sup>3</sup> Fee is \$225 in PA to cover UCC filing costs.

<sup>4</sup> Monthly payment is calculated as the amount financed multiplied by payment factor.

<sup>6</sup> Minimum just \$5000 if customer refuses to sign Sheffield personal guarantee.

**RETAIL FINANCE CONTACTS:**

**David Adams**, david.r.adams@toro.com  
952-887-8834

**Western:** Joel Schuman,  
joel.schuman@westernequipmentfinance.com



## Exmark Standard Retail Finance Promotions

(SYN Revolving Charge available for Exmark **OR** non-Exmark equipment)

	Dealer Cost		SYN Code <sup>7</sup>	Customer Fee		Min Finance Amt.		New	Used
	SYN	SF		SYN	SF*	SYN	SF		
<b>Fixed Term/Fixed Interest Promotions</b>									
<b>5.99% for 24 months<sup>5</sup></b> (payment = 4.43%)	<b>5.25%</b>		599	\$150		\$3,000		<b>X</b>	<b>X</b>
<b>8.99% for 36 months<sup>5</sup></b> (payment = 3.18%)	<b>4.50%</b>		936	\$150		\$3,000		<b>X</b>	<b>X</b>
<b>12.99% for 48 months<sup>5</sup></b> (payment = 2.68%)	<b>4.95%</b>		124	\$150		\$3,000		<b>X</b>	<b>X</b>
<b>8.99% for 12 months<sup>5</sup></b> (payment = 8.75%)		<b>0.00%</b>			\$150		\$500	<b>X</b>	
<b>10.99% for 24 months<sup>5</sup></b> (payment = 4.66%)		<b>0.00%</b>			\$150		\$1,500	<b>X</b>	
<b>12.99% for 36 months<sup>5</sup></b> (payment = 3.37%)		<b>0.00%</b>			\$150		\$1,500	<b>X</b>	
<b>14.99% for 48 months<sup>5</sup></b> (payment = 2.78%)		<b>0.00%</b>			\$150		\$1,500	<b>X</b>	
<b>5.99% for 12 months<sup>5</sup></b> (payment = 8.61%)		<b>3.00%</b>			\$150		\$1,500	<b>X</b>	
<b>7.99% for 24 months<sup>5</sup></b> (payment = 4.52%)		<b>3.00%</b>			\$150		\$1,500	<b>X</b>	
<b>9.99% for 36 months<sup>5</sup></b> (payment = 3.23%)		<b>3.00%</b>			\$150		\$1,500	<b>X</b>	
<b>11.99% for 48 months<sup>5</sup></b> (payment = 2.63%)		<b>3.00%</b>			\$150		\$1,500	<b>X</b>	
<b>8.99% for 24 months<sup>5</sup></b> (payment = 4.57%)		<b>2.50%</b>			\$150		\$2,000		<b>X</b>
<b>10.99% for 36 months<sup>5</sup></b> (payment = 3.27%)		<b>2.50%</b>			\$150		\$3,500		<b>X</b>
<b>11.99% for 48 months<sup>5</sup></b> (payment = 2.63%)		<b>2.50%</b>			\$150		\$5,000		<b>X</b>
<b>Toro Credit Card (SYN) Standard Plan</b>									
Standard Purchase APR of 34.99% (payment = 3.25% of balance)	<b>0.00%</b>		001	\$0		\$0		<b>X</b>	<b>X</b>
<b>With Payment/Deferred Interest Promotion</b>									
<b>6 months<sup>4</sup></b> (payment = 3.25%)	<b>0.00%</b>		306	\$0		\$200		<b>X</b>	<b>X</b>
<b>12 months<sup>4</sup></b> (payment = 3.25%)	<b>2.00%</b>		312	\$50		\$300		<b>X</b>	<b>X</b>
<b>18 months<sup>4</sup></b> (payment = 3.25%)	<b>3.60%</b>		318	\$50		\$500		<b>X</b>	<b>X</b>

\* May include a separate customer fee to cover UCC filing costs (varies by state) on amounts financed > \$5000.

4 Interest accrues from the date of purchase at 34.99% and is waived if paid in full by the interest free date. Minimum payment is the greater of 3.25% of customer's outstanding balance or \$35.

5 Monthly payment is calculated as the amount financed multiplied by payment factor.

7 Plan codes are shown for reference to SYN portal revolving charge plans.

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 Synchrony: 877-856-8733  
 Sheffield: 800-438-8892



**Exmark Minimum Monthly Payment Estimate**  
**May 1, 2026 - July 30, 2026**



Amount Financed	0% APR	5.99% APR	0% APR	1.99% APR	4.99% APR	0% APR	0% APR	0% APR	Deferred Interest	Amount Financed
	60 Months	60 Months	48 Months	48 Months	48 Months	42 Months	36 Months	24 Months	6 - 18 Months	
\$500									\$35	\$500
\$1,000									\$35	\$1,000
\$1,500	\$25	\$29	\$31	\$33	\$35	\$36	\$42	\$63	\$49	\$1,500
\$2,000	\$33	\$39	\$42	\$43	\$46	\$48	\$56	\$83	\$65	\$2,000
\$2,500	\$42	\$48	\$52	\$54	\$58	\$60	\$70	\$104	\$81	\$2,500
\$3,000	\$50	\$58	\$63	\$65	\$69	\$71	\$83	\$125	\$98	\$3,000
\$3,500	\$58	\$68	\$73	\$76	\$81	\$83	\$97	\$146	\$114	\$3,500
\$4,000	\$67	\$77	\$83	\$87	\$92	\$95	\$111	\$167	\$130	\$4,000
\$4,500	\$75	\$87	\$94	\$98	\$104	\$107	\$125	\$188	\$146	\$4,500
\$5,000	\$83	\$97	\$104	\$109	\$115	\$119	\$139	\$208	\$163	\$5,000
\$5,500	\$92	\$106	\$115	\$119	\$127	\$131	\$153	\$229	\$179	\$5,500
\$6,000	\$100	\$116	\$125	\$130	\$138	\$143	\$167	\$250	\$195	\$6,000
\$6,500	\$108	\$125	\$135	\$141	\$150	\$155	\$181	\$271	\$211	\$6,500
\$7,000	\$117	\$135	\$146	\$152	\$161	\$167	\$195	\$292	\$228	\$7,000
\$7,500	\$125	\$145	\$156	\$163	\$173	\$179	\$209	\$313	\$244	\$7,500
\$8,000	\$133	\$154	\$167	\$174	\$184	\$190	\$222	\$333	\$260	\$8,000
\$8,500	\$142	\$164	\$177	\$184	\$196	\$202	\$236	\$354	\$276	\$8,500
\$9,000	\$150	\$174	\$188	\$195	\$207	\$214	\$250	\$375	\$293	\$9,000
\$9,500	\$158	\$183	\$198	\$206	\$219	\$226	\$264	\$396	\$309	\$9,500
\$10,000	\$167	\$193	\$208	\$217	\$230	\$238	\$278	\$417	\$325	\$10,000
\$10,500	\$175	\$203	\$219	\$228	\$242	\$250	\$292	\$438	\$341	\$10,500
\$11,000	\$183	\$212	\$229	\$239	\$253	\$262	\$306	\$458	\$358	\$11,000
\$11,500	\$192	\$222	\$240	\$250	\$265	\$274	\$320	\$479	\$374	\$11,500
\$12,000	\$200	\$232	\$250	\$260	\$276	\$286	\$334	\$500	\$390	\$12,000
\$12,500	\$208	\$241	\$260	\$271	\$288	\$298	\$348	\$521	\$406	\$12,500
\$13,000	\$217	\$251	\$271	\$282	\$299	\$310	\$361	\$542	\$423	\$13,000
\$13,500	\$225	\$261	\$281	\$293	\$311	\$321	\$375	\$563	\$439	\$13,500
\$14,000	\$233	\$270	\$292	\$304	\$322	\$333	\$389	\$583	\$455	\$14,000
\$14,500	\$242	\$280	\$302	\$315	\$334	\$345	\$403	\$604	\$471	\$14,500
\$15,000	\$250	\$290	\$313	\$326	\$345	\$357	\$417	\$625	\$488	\$15,000
\$15,500	\$258	\$299	\$323	\$336	\$357	\$369	\$431	\$646	\$504	\$15,500
\$16,000	\$267	\$309	\$333	\$347	\$368	\$381	\$445	\$667	\$520	\$16,000