



# DEALER OPERATIONS BULLETIN

## Retail Finance Group

D.O.B. # Bulletin 25-04

Date: 7/28/2025

To: All Exmark Dealers

From: John Cloutier & David Adams, Exmark

RE: **Exmark Retail Financing Promos August 1 – October 31, 2025**

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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.

### **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

## General Administration

- Finance Program Dealer Enrollment
  - *Sheffield Financial* – Visit [www.sheffieldfinancial.com](http://www.sheffieldfinancial.com) and click on the 'Dealer Section'.
  - *Roadrunner Financial* – Visit [www.roadrunnerfinancial.com/Exmark](http://www.roadrunnerfinancial.com/Exmark) to apply.
- Contact (Help) Information
  - *TD Bank*: 866-782-7200
  - *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 August 1 - October 31, 2025

(Available for New Exmark Equipment)

	Dealer Cost		TD Code <sup>7</sup>		Cust. Fee*		Min Finance Amt.		Max Finance Amt.	
	TD	SF	Cons	Comm	TD	SF	TD	SF	TD	SF
Standard Deferred Interest Promotions										
6 months WPDI <sup>4</sup>	1.25%		21120	21119	\$0		\$500		None	
12 months WPDI <sup>4</sup>	3.00%		21180	21181	\$50		\$500			
Standard Fixed Term/Fixed Interest Promotions <sup>6</sup>										
0% for 60 months <sup>5</sup> (1.67%)	9.00%		30284	21083	\$150		\$1,500		None	\$75K
0% for 48 months <sup>5</sup> (2.08%)	6.50%	6.50%	30225	21025	\$150	\$150	\$1,500	\$1,500		
0% for 42 months <sup>5</sup> (2.38%)	6.00%	6.00%	26333	26334	\$150	\$150	\$1,500	\$1,500		
0% for 36 months <sup>5</sup> (2.78%)	5.25%		26331	26332	\$150		\$1,500			
0% for 24 months <sup>5</sup> (4.17%)	4.00%	3.00%	30214	21014	\$150	\$150	\$1,500	\$1,500		
1.99% for 48 months <sup>5</sup> (2.17%)	5.25%	4.50%	26336	26337	\$150	\$150	\$1,500	\$1,500		
3.99% for 36 months <sup>5</sup> (2.95%)	2.75%	2.00%	21129	21131	\$150	\$150	\$1,500	\$1,500		
4.99% for 48 months <sup>5</sup> (2.30%)	3.00%	2.00%	21182	21183	\$150	\$150	\$1,500	\$1,500		
5.99% for 60 months <sup>5</sup> (1.93%)	5.00%	2.50%	21184	21185	\$150	\$150	\$1,500	\$2,500		
No Interest/No Payment Promotions <sup>6,8</sup>										
No Interest/Payment until April/May then 3.99% for 36 months (2.95%) - <i>Commercial Cust. ONLY</i>		4.00%				\$150		\$1,500		\$75K
No Interest/Payment for 150 Days then 0% for 24 months (4.17%)		4.50%				\$150		\$1,500		\$75K
Sub-Prime (FICO 620-660) Promotion										
10.99% for 36 months <sup>5</sup> (3.23%)		4.50%				\$150		\$1,500		\$75K

\* Sheffield may include a separate customer fee to cover UCC filing costs (varies by state) on amounts financed > \$15,000.

<sup>4</sup> Interest accrues from the date of purchase at 29.99% and is waived if paid in full by the interest free date. Minimum payment is the greater of 3.5% of customer's outstanding balance or \$25.

<sup>5</sup> Monthly payment is calculated as the amount financed multiplied by payment factor.

<sup>6</sup> 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.**

<sup>7</sup> Plan codes are shown for reference to TD portal revolving charge plans.

<sup>8</sup> 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  
TD: 866-782-7200  
Sheffield: 800-438-8892

# Installment Promotions August 1 - October 31, 2025

<div><div>Western</div><div>Equipment Finance</div></div>		High Ticket Retail Finance Promotions		
	Dealer Cost	Customer Fee <sup>3</sup>	Finance Min	Amount Max
Fixed Term/Fixed Interest Promotions				
6.99% for 48/60/72 months <sup>4</sup> (2.39%/1.98%/1.70%)	0.00%	\$199	\$5K	\$500K
0% for 30 months <sup>4</sup> (3.33%)	6.00%		\$75K	
0% for 24 months <sup>4</sup> (4.17%)	5.00%			
1.99% for 48 months <sup>4</sup> (2.17%)	5.00%			
1.99% for 24 months <sup>4</sup> (4.25%)	3.00%			
2.99% for 36 months <sup>4</sup> (2.91%)	2.50%			
3.99% for 60 months <sup>4</sup> (1.84%)	3.00%			
3.99% for 48 months <sup>4</sup> (2.26%)	1.25%			
5.99% for 72 months <sup>4</sup> (1.66%)	0.25%			
No Interest/No Payment Promotions (CONTRACTOR ONLY) <sup>2</sup>				
6 months No Interest/No Payment <sup>1</sup> (3.13%)	0.50%	\$199	\$75K	\$500K
<div><div>Western</div><div>Equipment Finance</div></div>		Lease Program		
True Stated Value Lease (CONTRACTOR ONLY)				
24 or 36 Months @ 400, 600, 750, 1200 hour per year caps	0%	\$199	\$5,000	\$500K

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

7.99% for a 36 month term.

2 "No Payment" promotions are ONLY available to commercial use customers.

3 Fee is \$225 in PA to cover UCC filing costs.

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

6 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

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

	Dealer Cost		TD Code <sup>7</sup>		Customer Fee		Min Finance Amt.		New	Used
	TD	SF	Cons	Comm	TD	SF*	TD	SF		
Fixed Term/Fixed Interest Promotions										
5.99% for 36 months <sup>5</sup> (payment = 3.04%)	4.80%		30270	21070	\$150		\$1,500		X	X
6.99% for 48 months <sup>5</sup> (payment = 2.35%)	4.83%		30237	21057	\$150		\$1,500		X	X
7.99% for 54 months <sup>5</sup> (payment = 2.21%)	5.60%		30280	21080	\$150		\$1,500		X	X
7.99% for 60 months <sup>5</sup> (payment = 2.03%)	6.30%		30281	21081	\$150		\$1,500		X	X
8.99% for 12 months <sup>5</sup> (payment = 8.75%)		0%				\$150		\$500	X	
10.99% for 24 months <sup>5</sup> (payment = 4.66%)		0%				\$150		\$1,500	X	
12.99% for 36 months <sup>5</sup> (payment = 3.37%)		0%				\$150		\$1,500	X	
14.99% for 48 months <sup>5</sup> (payment = 2.78%)		0%				\$150		\$1,500	X	
8.99% for 24 months <sup>5</sup> (payment = 4.57%)		2.50%				\$150		\$2,000		X
10.99% for 36 months <sup>5</sup> (payment = 3.27%)		2.50%				\$150		\$3,500		X
11.99% for 48 months <sup>5</sup> (payment = 2.63%)		2.50%				\$150		\$5,000		X
Toro Credit Card (TD) Standard Plan										
Standard Purchase APR of 29.99% (payment = 3.5% of balance)	+1% Rebate		30200	21000	\$0		\$0		X	X
With Payment/Deferred Interest Promotion										
6 months <sup>4</sup> (payment = 3.5%)	3.80%		30202	21002	\$0		\$200		X	X
12 months <sup>4</sup> (payment = 3.5%)	5.60%		26314	26315	\$50		\$300		X	X
18 months <sup>4</sup> (payment = 3.5%)	6.20%		26316	26317	\$50		\$500		X	X

\* 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 29.99% and is waived if paid in full by the interest free date. Minimum payment is the greater of 3.5% of customer's outstanding balance or \$25.

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

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

#### RETAIL FINANCE CONTACTS:

**David Adams**, david.r.adams@toro.com, 952-887-8834  
TD: 866-782-7200



**Exmark Minimum Monthly Payment Estimate**  
**August 1, 2025 - October 31, 2025**



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									\$25	\$500
\$1,000									\$35	\$1,000
\$1,500	\$25	\$29	\$31	\$33	\$35	\$36	\$42	\$63	\$53	\$1,500
\$2,000	\$33	\$39	\$42	\$43	\$46	\$48	\$56	\$83	\$70	\$2,000
\$2,500	\$42	\$48	\$52	\$54	\$58	\$60	\$70	\$104	\$88	\$2,500
\$3,000	\$50	\$58	\$63	\$65	\$69	\$71	\$83	\$125	\$105	\$3,000
\$3,500	\$58	\$68	\$73	\$76	\$81	\$83	\$97	\$146	\$123	\$3,500
\$4,000	\$67	\$77	\$83	\$87	\$92	\$95	\$111	\$167	\$140	\$4,000
\$4,500	\$75	\$87	\$94	\$98	\$104	\$107	\$125	\$188	\$158	\$4,500
\$5,000	\$83	\$97	\$104	\$109	\$115	\$119	\$139	\$208	\$175	\$5,000
\$5,500	\$92	\$106	\$115	\$119	\$127	\$131	\$153	\$229	\$193	\$5,500
\$6,000	\$100	\$116	\$125	\$130	\$138	\$143	\$167	\$250	\$210	\$6,000
\$6,500	\$108	\$125	\$135	\$141	\$150	\$155	\$181	\$271	\$228	\$6,500
\$7,000	\$117	\$135	\$146	\$152	\$161	\$167	\$195	\$292	\$245	\$7,000
\$7,500	\$125	\$145	\$156	\$163	\$173	\$179	\$209	\$313	\$263	\$7,500
\$8,000	\$133	\$154	\$167	\$174	\$184	\$190	\$222	\$333	\$280	\$8,000
\$8,500	\$142	\$164	\$177	\$184	\$196	\$202	\$236	\$354	\$298	\$8,500
\$9,000	\$150	\$174	\$188	\$195	\$207	\$214	\$250	\$375	\$315	\$9,000
\$9,500	\$158	\$183	\$198	\$206	\$219	\$226	\$264	\$396	\$333	\$9,500
\$10,000	\$167	\$193	\$208	\$217	\$230	\$238	\$278	\$417	\$350	\$10,000
\$10,500	\$175	\$203	\$219	\$228	\$242	\$250	\$292	\$438	\$368	\$10,500
\$11,000	\$183	\$212	\$229	\$239	\$253	\$262	\$306	\$458	\$385	\$11,000
\$11,500	\$192	\$222	\$240	\$250	\$265	\$274	\$320	\$479	\$403	\$11,500
\$12,000	\$200	\$232	\$250	\$260	\$276	\$286	\$334	\$500	\$420	\$12,000
\$12,500	\$208	\$241	\$260	\$271	\$288	\$298	\$348	\$521	\$438	\$12,500
\$13,000	\$217	\$251	\$271	\$282	\$299	\$310	\$361	\$542	\$455	\$13,000
\$13,500	\$225	\$261	\$281	\$293	\$311	\$321	\$375	\$563	\$473	\$13,500
\$14,000	\$233	\$270	\$292	\$304	\$322	\$333	\$389	\$583	\$490	\$14,000
\$14,500	\$242	\$280	\$302	\$315	\$334	\$345	\$403	\$604	\$508	\$14,500
\$15,000	\$250	\$290	\$313	\$326	\$345	\$357	\$417	\$625	\$525	\$15,000
\$15,500	\$258	\$299	\$323	\$336	\$357	\$369	\$431	\$646	\$543	\$15,500
\$16,000	\$267	\$309	\$333	\$347	\$368	\$381	\$445	\$667	\$560	\$16,000