



DEALER OPERATIONS BULLETIN

Retail Finance Group

D.O.B. # Bulletin 25-01

Date: 10/27/2025

To: All Exmark Dealers

From: John Cloutier & David Adams, Exmark

RE: **Exmark Retail Financing Promos November 1 – January 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 Promotion!

“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

Important Notes

Synchrony Financial becomes our new Revolving Charge retail finance partner effective November 1!

Look for an email from Synchrony on [Saturday, November 1](#) with enrollment instructions. Exmark will send a DOB with the same information on [Monday, November 3](#).

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 and click on the 'Dealer Section'.
 - *Synchrony Bank* – Information coming November 1, 2025
 - *Roadrunner Financial* – Visit 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 or your Exmark Territory Manager with any questions regarding these promotions.



Exmark Sponsored Retail Finance Promotions November 1 - January 31, 2026

(Available for New Exmark Equipment)

	Dealer Cost		SYN Code ⁷	Cust. Fee*		Min Finance Amt.		Max Finance Amt.	
	SYN	SF		SYN	SF	SYN	SF	SYN	SF
Special Fixed Term/Fixed Interest Promotions ⁶									
0% for 48 months ⁵ (2.08%) <i>Qualifying New or Active 12-point FLEET Purchases ONLY</i>		3.00%			\$150		\$1,500	None	\$75K
0% for 36 months ⁵ (2.78%) <i>Qualifying New or Active 12-point FLEET Purchases ONLY</i>	2.50%		663	\$150		\$3,000			
Standard Deferred Interest Promotions									
6 months WPDI ⁴	0.00%		306	\$0		\$200		None	
12 months WPDI ⁴	0.00%		602	\$0		\$500			
18 months WPDI ⁴	1.00%		603	\$0		\$500			
Standard Fixed Term/Fixed Interest Promotions ⁶									
0% for 12 months ⁵ (8.33%)	0.00%		612	\$0		\$500		None	\$75K
0% for 18 months ⁵ (5.56%)	0.75%		618	\$150		\$3,000			
0% for 24 months ⁵ (4.17%)	2.00%	3.00%	624	\$150	\$150	\$3,000	\$1,500		
0% for 30 months ⁵ (3.33%)	3.75%		630	\$150		\$3,000			
0% for 36 months ⁵ (2.78%)	5.25%		636	\$150		\$3,000			
0% for 42 months ⁵ (2.38%)	7.75%	6.00%	642	\$150	\$150	\$3,000	\$1,500		
0% for 48 months ⁵ (2.08%)		6.50%			\$150		\$1,500		
0% for 60 months ⁵ (1.67%)		9.75%			\$150		\$1,500		
1.99% for 48 months ⁵ (2.17%)		4.50%			\$150		\$1,500		
3.99% for 36 months ⁵ (2.95%)		2.00%			\$150		\$1,500		
4.99% for 48 months ⁵ (2.30%)		2.00%			\$150		\$1,500		
5.99% for 60 months ⁵ (1.93%)		2.00%			\$150		\$2,500		
No Interest/No Payment Promotions ^{6,8}									
No Interest/Payment until April/May then 3.99% for 36 months (2.95%) - <i>Commercial Cust. ONLY</i>		3.50%			\$150		\$1,500		\$75K
No Interest/Payment for 150 Days then 0% for 24 months (4.17%)		4.00%			\$150		\$1,500		\$75K
Sub-Prime (FICO 620-660) Promotion									
10.99% for 36 months ⁵ (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 > \$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 November 1 - January 31, 2026

<div><div>Western</div><div>Equipment Finance</div></div>		High-Ticket Retail Finance Promotions (Available for <u>New</u> Exmark Equipment)		
	Dealer Cost	Customer Fee ³	Finance Amount Min	Amount Max
Fixed Term/Fixed Interest Promotions				
6.99% for 36/48/60/72 months ⁴ (3.09%/2.39%/1.98%/1.70%)	0.00%	\$199	\$5K	\$500K
0% for 36 months ⁴ (2.78%)	6.50%			
0% for 30 months ⁴ (3.33%)	5.50%			
0% for 24 months ⁴ (4.17%)	4.50%			
0.99% for 36 months ⁴ (2.82%)	5.00%			
1.99% for 48 months ⁴ (2.17%)	4.50%			
2.99% for 36 months ⁴ (2.91%)	2.00%			
3.99% for 60 months ⁴ (1.84%)	2.50%			
2.99% for 48 months ⁴ (2.21%)	2.50%			
4.99% for 72 months ⁴ (1.61%)	1.00%			
No Interest/No Payment Promotions (CONTRACTOR ONLY) ²				
6 months No Interest/No Payment ¹ (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 6.99% 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

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

	Dealer Cost		SYN Code ⁷	Customer Fee		Min Finance Amt.		New	Used
	SYN	SF		SYN	SF*	SYN	SF		
Fixed Term/Fixed Interest Promotions									
5.99% for 24 months ⁵ (payment = 4.43%)	5.25%		599	\$150		\$3,000		X	X
8.99% for 36 months ⁵ (payment = 3.18%)	4.50%		936	\$150		\$3,000		X	X
12.99% for 48 months ⁵ (payment = 2.68%)	4.95%		124	\$150		\$3,000		X	X
8.99% for 12 months ⁵ (payment = 8.75%)		0.00%			\$150		\$500	X	
10.99% for 24 months ⁵ (payment = 4.66%)		0.00%			\$150		\$1,500	X	
12.99% for 36 months ⁵ (payment = 3.37%)		0.00%			\$150		\$1,500	X	
14.99% for 48 months ⁵ (payment = 2.78%)		0.00%			\$150		\$1,500	X	
8.99% for 24 months ⁵ (payment = 4.57%)		2.50%			\$150		\$2,000		X
10.99% for 36 months ⁵ (payment = 3.27%)		2.50%			\$150		\$3,500		X
11.99% for 48 months ⁵ (payment = 2.63%)		2.50%			\$150		\$5,000		X
Exmark Credit Card (SYN) Standard Plan									
Standard Purchase APR of 34.99% (payment = 3.25% of balance)	0.00%		001	\$0		\$0		X	X
With Payment/Deferred Interest Promotion									
6 months ⁴ (payment = 3.25%)	0.00%		306	\$0		\$200		X	X
12 months ⁴ (payment = 3.25%)	2.00%		312	\$50		\$300		X	X
18 months ⁴ (payment = 3.25%)	3.60%		318	\$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 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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Exmark Minimum Monthly Payment Estimate
November 1, 2025 - January 31, 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									\$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