BAD BOY MOWERS BANDIT UTV FINANCING

BAD BOY MOWERS HAS PARTNERED WITH SHEFFIELD FINANCIAL TO PROVIDE FIXED, STRAIGHT, INSTALLMENT LOANS FOR PURCHASES OF A BAD BOY BANDIT UTV.

ANNUAL PERCENTAGE RATE subject to increase after promotional period.

Note: The following financing programs are offered by Sheffield Financial is a division of Truist Bank, 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. Financing promotions void where prohibited. Offer subject to change without notice. Offer effective on eligible and qualified Bad Boy Mowers purchased from a participating Bad Boy Mower dealer between 11/1/2025 and 1/31/2026.

No dealer recourse or reserve. Same day funding available. Direct deposit available. All loans subject to credit approval. Other features available. Subject to change without notice. \$75,000 maximum amount financed. UCC filing fee may be charged. Sheffield Financial is a division of Truist Bank, Member FDIC.

RIDE NOW PAY LATER ZERO INTEREST FOR 120 DAYS NO PAYMENT FOR 150 DAYS THEREAFTER 4.99% FOR 48 MONTHS [5.13% APR*]

| MINIMUM PURCHASE REQUIREMENT | INTEREST RATE |
|------------------------------|------------------------|
| \$1,500 | 4.99% |
| TERM | LOAN DOCUMENTATION FEE |
| 48 MONTHS | \$150 |

*Example: On a 11/1/2025 financed amount of \$7,500, your down payment is \$0, no interest for 120 days and no payment for 150 days followed by 48 monthly payments of \$176.11each. Interest rate is 4.99% [APR is 5.13%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 700. Minimum amount

financed \$1,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2025 and 1/31/2026. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.

RIDE NOW PAY LATER ZERO INTEREST FOR 120 DAYS NO PAYMENT FOR 150 DAYS THEREAFTER 5.49% FOR 60 MONTHS [5.55% APR*]

| MINIMUM PURCHASE REQUIREMENT | INTEREST RATE |
|------------------------------|------------------------|
| \$2,500 | 5.49% |
| TERM | LOAN DOCUMENTATION FEE |
| 60 MONTHS | \$150 |

^{*}Example: On a 11/1/2025 financed amount of \$7,500, your down payment is \$0, no interest for 120 days and no payment for 150 days followed by 60 monthly payments of \$149.61 each. Interest rate is 5.49% [APR is 5.55%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 700. Minimum amount financed \$2,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2025 and 1/31/2026. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.

0.99% FOR 42 MONTHS [2.11% APR*]

| MINIMUM PURCHASE REQUIREMENT | INTEREST RATE |
|------------------------------|------------------------|
| \$1,500 | 0.99% |
| TERM | LOAN DOCUMENTATION FEE |
| 42 MONTHS | \$150 |

*Example: On financed amount of \$7,500, your down payment is \$0 with 42 monthly payments of \$185.39 each. Interest Rate is .99% [APR is 2.11%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 660. Minimum amount financed \$1,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2025 and 1/31/2026. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.

1.99% FOR 48 MONTHS [2.97% APR*]

| MINIMUM PURCHASE REQUIREMENT | INTEREST RATE |
|------------------------------|------------------------|
| \$1,500 | 1.99% |
| TERM | LOAN DOCUMENTATION FEE |
| 48 MONTHS | \$150 |

*Example: On financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$165.93 each. Interest Rate is 1.99% [APR is 2.97%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 660. Minimum amount financed \$1,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2025 and 1/31/2026. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.

1.99% FOR 60 MONTHS [2.89% APR*]

| MINIMUM PURCHASE REQUIREMENT | INTEREST RATE |
|------------------------------|------------------------|
| \$1,500 | 1.99% |
| TERM | LOAN DOCUMENTATION FEE |
| 60 MONTHS | \$150 |

^{*}Example: On financed amount of \$7,500, your down payment is \$0 with 60 monthly payments of \$134.06 each. Interest Rate is 1.99% [APR is 2.89%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 700. Minimum amount financed \$2,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2025 and 1/31/2026. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.

3.99% FOR 48 MONTHS [4.98% APR*]

| MINIMUM PURCHASE REQUIREMENT | INTEREST RATE |
|------------------------------|------------------------|
| \$1,500 | 3.99% |
| TERM | LOAN DOCUMENTATION FEE |
| 48 MONTHS | \$150 |

^{*}Example: On financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$172.63 each. Interest Rate is 3.99% [APR is 4.98%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 660. Minimum amount financed \$1,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2025 and 1/31/2026. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.

5.99% FOR 72 MONTHS [6.34% APR*]

| MINIMUM PURCHASE REQUIREMENT | INTEREST RATE |
|------------------------------|------------------------|
| \$15,000 | 5.99% |
| TERM | LOAN DOCUMENTATION FEE |
| 72 MONTHS | \$150 |

*Example: On financed amount of \$15,000, your down payment is \$0 with 72 monthly payments of \$251.02 each. Interest Rate is 6.34% [APR is 6.69%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 700. Minimum amount financed \$15,000; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2025 and 1/31/2026. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.

4.99% FOR 48 MONTHS [5.98% APR*]

| MINIMUM PURCHASE REQUIREMENT | INTEREST RATE |
|------------------------------|------------------------|
| \$1,500 | 4.99% |
| TERM | LOAN DOCUMENTATION FEE |
| 48 MONTHS | \$150 |

*Example: On financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$176.05 each. Interest Rate is 4.99% [APR is 5.98%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 660. Minimum amount financed \$1,500; Maximum amount financed \$75,000. Other qualifications and restrictions may

apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2025 and 1/31/2026. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.

3.99% FOR 60 MONTHS [4.79% APR*]

| MINIMUM PURCHASE REQUIREMENT | INTEREST RATE |
|------------------------------|------------------------|
| \$2,500 | 3.99% |
| TERM | LOAN DOCUMENTATION FEE |
| 60 MONTHS | \$150 |

^{*}Example: On financed amount of \$7,500, your down payment is \$0 with 60 monthly payments of \$140.80 each. Interest Rate is 3.99% [APR is 4.79%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 660. Minimum amount financed \$2,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2025 and 1/31/2026. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.

4.99% FOR 60 MONTHS [5.80% APR*]

| MINIMUM PURCHASE REQUIREMENT | INTEREST RATE |
|------------------------------|------------------------|
| \$2,500 | 4.99% |
| TERM | LOAN DOCUMENTATION FEE |
| 60 MONTHS | \$150 |

^{*}Example: On financed amount of \$7,500, your down payment is \$0 with 60 monthly payments of \$144.26 each. Interest Rate is 4.99% [APR is 5.80%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 660. Minimum amount financed \$2,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2025 and 1/31/2026. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.

8.99% FOR 12 MONTHS [10.29% APR*]

| MINIMUM PURCHASE REQUIREMENT | INTEREST RATE |
|------------------------------|------------------------|
| \$500 | 10.29% |
| TERM | LOAN DOCUMENTATION FEE |
| 12 MONTHS | \$50 |

*Example: On financed amount of \$7,500, your down payment is \$0 with 12 monthly payments of \$660.39 each. Interest Rate is 8.99% [APR is 10.29%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 640. Minimum amount financed \$500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2025 and 1/31/2026. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$50.00. Offer subject to change without notice.

10.99% FOR 24 MONTHS [12.96% APR*]

| MINIMUM PURCHASE REQUIREMENT | INTEREST RATE |
|------------------------------|------------------------|
| \$1,500 | 10.99% |
| TERM | LOAN DOCUMENTATION FEE |
| 24 MONTHS | \$150 |

*Example: On financed amount of \$7,500, your down payment is \$0 with 24 monthly payments of \$356.43 each. Interest Rate is 10.99% [APR is 12.96%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 640. Minimum amount financed \$1,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2025 and 1/31/2026. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.

12.99% FOR 36 MONTHS [14.36% APR*]

| MINIMUM PURCHASE REQUIREMENT | INTEREST RATE |
|------------------------------|------------------------|
| \$1,500 | 12.99% |
| TERM | LOAN DOCUMENTATION FEE |
| 36 MONTHS | \$150 |

*Example: On financed amount of \$7,500, your down payment is \$0 with 36 monthly payments of \$257.65 each. Interest Rate is 12.99% [APR is 14.36%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 640. Minimum amount financed \$1,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2025 and 1/31/2026. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.

14.99% FOR 48 MONTHS [16.06% APR*]

| MINIMUM PURCHASE REQUIREMENT | INTEREST RATE |
|------------------------------|------------------------|
| \$1,500 | 14.99% |
| TERM | LOAN DOCUMENTATION FEE |
| 48 MONTHS | \$150 |

^{*}Example: On financed amount of \$7,500, your down payment is \$0 with 48 monthly payments of \$212.80 each. Interest Rate is 14.99% [APR is 16.06%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 640. Minimum amount financed \$1,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See dealer for product eligibility and qualifications between 11/1/2025 and 1/31/2026. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.

SUB-PRIME PROGRAM 10.99% FOR 36 MONTHS [12.35% APR*]

| MINIMUM PURCHASE REQUIREMENT | INTEREST RATE |
|------------------------------|------------------------|
| \$1,500 | 10.99% |
| TERM | LOAN DOCUMENTATION FEE |
| 36 MONTHS | \$150 |

^{*}Example: On financed amount of \$7,500, your down payment is \$0 with 36 monthly payments of \$250.36 each. Interest Rate is 10.99% [APR is 12.35%].

Note: The above financing programs are offered by Sheffield Financial, a division of Truist Bank. 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 640. Minimum amount financed \$1,500; Maximum amount financed \$75,000. Other qualifications and restrictions may apply. Offer effective on eligible and qualified units purchased from a participating dealer. See

dealer for product eligibility and qualifications between 11/1/2025 and 1/31/2026. The advertised promotion includes an Origination Fee which has been added to the Amount Financed in the amount of \$150.00. Offer subject to change without notice.