

Full Disclosure (Yard Card):

0% APR for 24 Months with Equal Payments: Minimum purchase amount of \$1,500 is required to qualify for this offer. **There is a promotional fee of \$X for this transaction.** The monthly payment is calculated by dividing the sum of the purchase amount and the promotional fee amount by the number of months in the offer and will pay off the balance if all payments are made on time. Other transactions, including fees and other charges, may affect your overall monthly payment amount. Minimum interest charge is \$2. Offer expires 06/30/2016. Purchases that do not qualify for this offer may be subject to the standard Purchase APR, currently 28.99% for new accounts and 20.49%-29.99% for existing accounts. This offer may not be combined with other special financing offers. Prior purchases excluded and account must be in good standing. Offer subject to credit approval on a Yard Card credit card account. See store associate for more information.

Full Disclosure (Yard Card Plus):

*No Monthly Interest for 24 Months with Equal Payments: A minimum purchase amount of \$1,500 is required. **A one-time promotional fee of \$125 will be charged to the account for this transaction.** During the 24 month promotional period a minimum monthly payment is required that is calculated by dividing the purchase amount and the promotional fee by the length of the promotional period. The promotional period will start on the date of purchase. Interest will not accrue during the promotional period. If the purchase amount, plus any applicable fees or charges is not paid in full by the end of the promotional period, interest will be charged at the APR for purchases on any remaining balances until paid in full. The current APR for purchases is variable 28.99%. APR for purchases on existing accounts may vary between 20.49%-29.99%. If any required minimum payment is 60 days past due, the Penalty APR, currently variable 29.99% will apply to remaining balances. Minimum interest charge \$2.00. Offer subject to credit approval on a Yard Card Plus credit card account.