



Program: ECHO Revolving
 Effective: January 1, 2021
 Page 1 of 1

Rates Subject to Change

ECHO Revolving Offers

PLAN #	PROMO DESCRIPTION	PROMO DURATION*	APR	AMOUNT FINANCED	CUSTOMER PROMO FEE*		PAYMENT FACTOR
Fleet Advantage Program Promotions and 12 Month Special Promo: Valid on any combination of ECHO, ECHO Bear Cat & Shindaiwa units & accessories only							
399	36 Months 3.99% Fixed Payment Reduced APR Until Paid in Full	36 Months	3.99%	\$2500+	\$150*		2.96%
199	24 Months 1.99% Fixed Payment Reduced APR Until Paid in Full	24 Months	1.99%	\$2500+	\$150*		4.26%
012	12 Months Equal Payment No Interest Until Paid in Full	12 Months	0.00%	\$399+	\$50*		8.35%
Other Promotional Offers: Valid for any brand, new or used units, accessories and parts							
306	6 Months No Interest if Paid in 6 Months With Payment/Deferred Interest	6 Months	26.99%	\$199+	NA		Greater of 3.25% or \$35
312	12 Months No Interest if Paid in 12 Months With Payment/Deferred Interest	12 Months	26.99%	\$500+	\$50		
318	18 Months No Interest if Paid in 18 Months With Payment/Deferred Interest	18 Months	26.99%	\$500+	\$50*		
936	36 Months 8.99% Fixed Payment Reduced APR Until Paid in Full	36 Months	8.99%	\$1000+	\$150*		3.20%
124	48 Months 12.99% Fixed Payment Reduced APR Until Paid in Full	48 Months	12.99%	\$1500+	\$150*		2.70%
Standard Offer: Valid for any brand, new and used units, accessories and parts							
001	Standard Plan - No customer promo fee or dealer cost	23 Days Grace	26.99%	\$1+	NA		Greater of 3.25% or \$35

***IMPORTANT!** Customer Promo Fee applies to all promos 12 months or longer as detailed below.

Promo Duration:	Under 12 Months – None	12 to 18 Months - \$50	19+ Months - \$150
------------------------	-------------------------------	-------------------------------	---------------------------

Online Processing (Business Center)

www.bc.syf.com

Application/Funding Fax

1-800-924-3214

If you wish not to receive future advertising faxes from Synchrony Bank, please call toll free (866) 923-8377 or fax your request to (866)451-0103. Please identify the fax number covered by your request. If you communicate your request to Synchrony Bank by one of the means identified in this notice, then failure to comply with your request within 30 days is unlawful. If you later provide permission to Synchrony Bank to send you advertising faxes, Synchrony Bank may lawfully send you advertising faxes. (Rev 11/15)