



Res/Com Contractors – U.S.

Date: June 29, 2020
To: Contractors Installing Toro/Irritrol Systems
From: David Adams, Senior Manager, Financial Services
Subject: Toro Credit Card Retail Finance Programs July 1 – October 31, 2020

See the attached menu for full details of Toro's fall (July 1 – October 31, 2020) retail finance promotions for irrigation installations. You'll find the following great options for your customers.

- 0% Interest for 24-months – True no-interest loan
- 3.99% Interest for 36-months – Lower monthly payments
- Deferred Interest for 6, 12, or 18-months – No customer fee

Important! Changes to Citi Customer Fees & Contractor Costs Effective July 1, 2020

Some of the contractor and customer fees charged for Citi programs have changed per the chart below.

Projects	Promotion	Contractor Cost		Customer Fees	
		Was	Now	Was	Now
Toro/Irritrol	0% for 24 Months	4.50%	2.75%	\$49	\$150
	3.99% for 36 Months	3.50%	1.00%	\$49	\$150
Other Projects	6-Months Deferred Interest	0.50%	0.50%	No Fee	No Fee
	12-Months Deferred Interest	1.50%	1.50%	No Fee	No Fee
	18-Months Deferred Interest	4.50%	5.50%	No Fee	No Fee
	0% for 24 Months	5.00%	4.00%	\$49	\$150
	3.99% for 36 Months	4.00%	2.00%	\$49	\$150

Attachments

- * Promotion Menu
- * Customer Promotion Flyer with editable fields for your logo or notes
- * "Dealer" (Contractor) Enrollment Application

Toro Credit Card (Citi) Program Enrollment

Be sure you're enrolled in the Toro credit card program to take advantage of our incredible retail financing promotions! Simply complete the attached application titled "Toro Credit Card Dealer Application" and email to Citi at ccsdealerapplications@citi.com. Call Citi's Merchant Services at 866-786-2026 with any questions.

IMPORTANT!: On the enrollment application where asked for your "Toro Dealer #" be sure to input **"Irrigation"**. This lets Citi know you are an Irrigation contractor which qualifies you for the proper promotions.

Once enrolled, expect to receive a phone call from Citi, and later, a Welcome Kit with the information you need to use the program roughly five business days after your approval.

Customer Brochures

Your Welcome Kit will contain a letter to you, as an irrigation or lighting contractor, with instructions on how to order a supply of informational customer brochures at no charge.

Contractor Training

View a video showing how to process customer credit applications and sales transactions on the Toro credit card at any time by using this link, <https://www.youtube.com/watch?v=x3YStqkickKM>.

Please contact your Toro regional sales manager with any questions regarding these promotions or:

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