

**YARD CARD &
YARD CARD PLUS FINANCING**

Q&A

1. What is the Yard Card & Yard Card PLUS Financing?

A revolving charge credit card that can be used for new and used equipment, parts, service, and virtually all products sold at participating lawn and garden dealers.

2. Why should I use the Yard Card & Yard Card PLUS Program?

It gives your customers flexibility in payments and terms providing a credit limit at the time an account is established. This provides you with the ability to offer customers higher end products for a few dollars more each month.

3. How difficult is it to sign up?

It is a simple process. Complete a questionnaire and return it to TD Retail Card Services, who will review your application and send you all the required supplies (upon approval). If you are already established with TD Retail Card Services, you don't need to do anything.

4. Why not just use Visa, MasterCard or Corporate?

There are special promotions available through the Yard Card that you can use at any time to close sales. Various manufacturers or your distributor may elect to support product sales with special retail promotions on the card. You can also develop your own promotions to meet individual sales objectives. Does VISA or MasterCard offer you this?

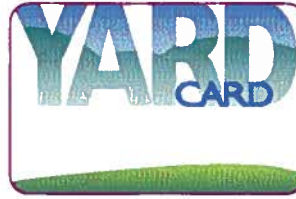
5. When is TD Retail Card Services available for processing applications and credit authorizations?

Hours are compatible with your store's business hours (including weekends and evenings).

Monday - Saturday, 8:00 a.m. - 12:30 a.m. EST.

Sunday, 9:00 a.m. - 10:00 p.m. EST.

Financing provided by TD Retail Card Services
A Division of TD Bank, N.A.



6. What can my customers purchase with the Yard Card & Yard Card PLUS?

Customers may purchase all brands of new and used equipment, parts, service, and other products that lawn and garden dealers sell, such as landscaping supplies and go-carts. (Only guns, ammunition, jewelry, certain motorized vehicles, and boats are excluded).

7. Do you have a toll-free phone number?

Yes, TD Retail Card Services has toll-free phone numbers to process applications, provide approvals, and answer your questions.

Credit Approvals (Fast App) 1-866-808-5807

Add-On Sales 1-800-688-3448 VRU Voice Line

Other Credit Inquiries 1-800-808-6950

Merchant Services 1-800-538-3638

Customer Service 1-877-252-6055

Commercial Applications (Fax) 1-800-627-6386

Commercial Applications (Status) 1-800-556-5010

8. Are there programs available for use anytime to close sales?

Yes, you are provided with a Promotion Guide for each of the commercial and consumer programs which gives various, competitively priced, same as cash, deferred, fixed payment, and rate buydown options that can be used at any time to close sales.

9. What is a "Same-as-Cash with No Minimum Monthly Payments" promotion?

In a Same-As-Cash promotion, no payments are required (except insurance premiums, if applicable) for the declared promotional time period. Finance charges will be assessed from the date of purchase unless the total purchase price (and insurance premiums, if applicable) is paid in full within the declared promotional time period.