

STANDARD PROGRAMS

PROGRAM TYPE	LOAN TERM	INTEREST RATE	PAYMENT CALCULATOR	DEALER FEE	DISCOUNTED DEALER FEE*	PRODUCT CODE
NO COST	36 Months	16.99%	0.035640	NONE		LR0036
NO COST	60 Months	16.99%	0.024841	NONE		LR0060
NO COST	84 Months	16.99%	0.020426	NONE		LR0084
LONG TERM**	120 Months	15.99%	0.016743	NONE		L1510
LOW INTEREST	36 Months	7.99%	0.031327	11.00%		BD736
LOW INTEREST	36 Months	9.99%	0.032256	9.00%		BD936
LOW INTEREST	36 Months	10.99%	0.032728	6.50%		BD1036
LOW INTEREST	48 Months	12.99%	0.026816	6.00%		BD1248
90 DAY DEFERRED INTEREST (36 month term after promo period)		16.99%	0.0366340	2.90%		L9036
6 MONTH DEFERRED INTEREST (60 or 84 month term after promo period)		16.99%	0.0265787 0.0218546	4.90%	2.90%	L0660 L0684
12 MONTH DEFERRED INTEREST (60 or 84 month term after promo period)		16.99%	0.0286580 0.0235640	12.00%	5.90%	L1260 L1284

Homeowners who do not qualify for standard programs may be offered different, risk-based programs through FTL or a partner finance company.

*Discounts for dealer fees will be applied on projects with Johnstone Supply equipment installed.

**Long Term Program minimum purchase of \$3,500.

A 12-month installment loan option is available for smaller projects, between \$300 and \$999.

Original purchase must be equipment with a model and serial number. Services financed without a model and serial number must be less than \$15,000. Subsequent purchases require approval and may require that the customer's credit be checked.

Rates are subject to change without advance notice. Subject to credit approval.

No credit card processing fees or application fees. Monthly payment calculator is an estimate.

90 Days Same As Cash (SAC): First payment is not due until 90 days from the date of the contract. If the customer pays the entire amount by the end of the 90-day SAC term, they are not charged interest for the period. Payment in full must be received prior to the end of the 90-day period for the finance charges to be waived. If payment is NOT received in full by the end of the 90-day period, the finance charges for the 90-day period will accrue from the original date of the contract and on the original financed amount.

6 Month Same As Cash (SAC): First payment is not due until 6 months from the date of the contract. If the customer pays the entire amount by the end of the 6-month SAC term, they are not charged interest for the period. Payment in full must be received prior to the end of the 6-month period for the finance charges to be waived. If payment is NOT received in full by the end of the 6-month period, the finance charges for the 6-month period will accrue from the original date of the contract and on the original financed amount.

12 Month Same As Cash (SAC): First payment is not due until 12 months from the date of the contract. If the customer pays the entire amount by the end of the 12-month SAC term, they are not charged interest for the period. Payment in full must be received prior to the end of the 12-month period for the finance charges to be waived. If payment is NOT received in full by the end of the 12-month period, the finance charges for the 12-month period will accrue from the original date of the contract and on the original financed amount.

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