



**DEXTER.
FINANCIAL**

Time to Shine Finance Special

If your laundry doesn't shine like it used to, take advantage of Dexter Financial's Time to Shine Finance Special

- New Lower Rates
- No Payments for the First 90 Days
- Interest Only for the Next 90 Days
- DFS Express Service on Projects Under \$75,000
- Great Rates and Peace of Mind With Rate Advantage (Convert to Fixed) Feature

Don't wait. Contact Your Local Dexter Authorized Distributor Today!



Time to Shine Rate Schedule

Amount Financed	Note Terms (Months)			
	39-63	75	87	99
\$10,000 - \$74,999	8.69%*	NA	NA	NA
\$75,000 - \$149,999	8.39%*	8.39%*	NA	NA
\$150,000 - \$299,999	7.99%*	7.99%*	7.99%*	NA
\$300,000 +	7.69%*	7.69%*	7.69%*	7.69%*

* TIME TO SHINE is a variable rate program. Rate varies with amount financed. Rates listed are current as of 12/1/11, and are based on DFS minimum Prime Rate of 5.0%, plus 2.69%, 2.99%, 3.39%, or 3.69% depending on the amount financed.

+ Fixed rate conversion cost equal to 1% of remaining loan balance at time of conversion. The new fixed rate upon conversion will be set at the variable rate in effect at the time of conversion plus 1%. (i.e. if the original interest rate was Prime plus 2.69% (with the minimum Prime of 5.0%), and the conversion is made after the Prime rate has increased to 5.25%, the new fixed interest rate will be 8.94% (5.25% + 2.69% + 1%).)

Program Terms

- **No payments** for the first 90 days
 - **Interest Only** in months 4 through 6
 - Full payments begin in month 7
 - **DFS EXPRESS Service** (24 hour turnaround) on completed applications under \$75,000
 - No application fee (nominal doc fee)
 - No origination fee for existing and former DFS customers in good standing - otherwise a 1% origination fee
 - No penalty for prepayment, with partial prepayments accepted
 - Financing available up to 100% of manufacturer's list price for qualified applicants
 - New equipment purchases only
 - Equipment must consist of 75% Dexter equipment
 - Minimum finance amount \$10,000
 - Contract lengths up to 99 months
 - Non-refundable finance commitment fee and documentation fee required**
 - Automatic debit from checking account for monthly payments is required
 - Equipment packages containing non-Dexter washers, dryers, and/or card systems subject to \$20,000 minimum finance amount, and higher interest rate
 - Valid only in the United States
 - Certain limitations and restrictions apply
- ** Commitment fee includes documentation fee, origination fee, plus final payment which is applied at the time of that payment.

For finance applications received through 1/31/12 with installation by 2/29/12. For more information on this special and the complete range of Dexter Financial's programs and services visit www.dexterfinancial.com.