

**DATE**

December 1, 2025

**TO**

All U.S. YANMAR Tractor Dealers

**SUBJECT**

Yanmar Tractor Retail Program

**PROGRAM #**

US-TV100125

**PROGRAM PERIOD**

12/01/2025 - 01/31/26

**PRODUCTS**

All YANMAR Tractors

UTVs | Hay Equipment | Bed Shaper

**VIBRANT PROGRAM RULES**

- All rebate and DSI claims must be submitted to Yanmar within 30 days of retail delivery date.

100% of the amount financed on Yanmar branded tractors, attachments, freight, dealer prep, applicable taxes, installation charges are eligible for standard and low rate-financing.

- Non Yanmar equipment may not be included in amount financed. Financing of these items will require dealer participation or blended rate.
- Tractors must be warranty registered and delivery report completed and submitted to Yanmar//One along with copy of retail sales invoice.
- UTVs must be warranty registered and claim form completed and submitted to Yanmar//One along with a copy of the customer invoice.
- Yanmar reserves the right to terminate or modify this program at any time with written notice.
- Terms up to **120 months**.
- Cash rebate is eligible on any term of standard financing, but is not eligible on any of the low-rate subsidy programs.

**New****90 Days No Payments plan!**

- No payments for 90 Days on all Yanmar Tractors & UTV's sold in December & January.
- First payment is due 90 days from contracted Vibrant Credit Union Purchase date.

Cash Rebates **available** with  
Standard-Rate Financing up to 120 months

**CASH REBATE + STANDARD FINANCING**

| Model             | Dealer Sales Incentive | Tractor Only | Rebate w/1st Attachment | Rebate w/2nd Additional Attachment | Rebate w/ Additional Yanmar-Branded Implement |
|-------------------|------------------------|--------------|-------------------------|------------------------------------|---|
| SA221/SA223       | \$350                  | \$500        | \$1,200                 | \$300                              | \$200   |
| SA223 KURO        | \$350                  | N/A          | \$900                   | \$300                              | \$200   |
| SA325/425/324/424 | \$350                  | \$500        | \$1,900                 | \$300                              | \$200   |
| YT235             | \$600                  | \$500        | \$2,400                 | \$300                              | \$200   |
| YT235C            | \$600                  | \$500        | \$2,900                 | \$300                              | \$200   |
| YT347/359         | \$650                  | \$500        | \$2,900                 | \$300                              | \$200   |
| YT347C/YT359C     | \$650                  | \$500        | \$3,400                 | \$300                              | \$200   |
| YM342/YM347/YM359 | \$750                  | \$500        | \$2,400                 | \$300                              | \$200   |
| YM225/YM232/YM238 | \$550                  | \$500        | \$1,900                 | \$300                              | \$200   |
| SM240/SM240H      | \$250                  | N/A          | \$1,400                 | \$300                              | \$200   |
| SM475             | \$350                  | N/A          | \$1,900                 | \$300                              | \$200   |

<sup>1</sup>Attachments include Yanmar front loader, backhoe or mid-mount mower.

<sup>2</sup>Qualified 2nd attachments include mid-mount mower, front loader, backhoe, SB60R or SB-60C (snowblower) with purchase of tractor and 1st attachment only.

<sup>3</sup>Qualified Yanmar-Branded implements eligible for rebate when purchasing tractor and 1st attachment include Tarter rotary cutter, rotary tiller and finishing mower and all Woods implements excluding post hole digger and quick hitch.

**CASH REBATE + STANDARD FINANCING**

|            | MODEL  | DEALER SALES INCENTIVE | REBATE           |
|------------|--|------------------------|------------------|
| UTV        | Bull   | \$300                  | \$2,000          |
|            | Longhorn   | \$300                  | \$2,000          |
|            | Brahma   | \$300                  | \$2,500          |
| HAY TOOLS  | Baler YMRRB32  | \$100                  | \$700            |
|            | Mower YMMDM50  | \$100                  | \$400            |
|            | Rake YMGR88  | \$100                  | \$250            |
|            | Package of YMRRB32, YMMDM50, YMGR88                                    | Additional \$150       | Additional \$150 |
| BED SHAPER | Bed Shaper*, B620SK, Rotary Tiller* & RT620YJ, Drip Tube Kit DTKIT-RBS | \$100                  | \$250            |

All Standard Rates are based on Term and Credit Category matrix.  
Shorter terms and higher credit categories result in lower rates!

| VIBRANT STANDARD-RATE |       |                    |       |          |
|-----------------------|-------|--------------------|-------|----------|
| Credit Category: A+   |       | Credit Category: A |       |          |
| Term                  | Rate  | Factor             | Rate  | Factor   |
| 36                    | 6.99% | 0.030873           | 6.99% | 0.030873 |
| 48                    | 6.99% | 0.023942           | 6.99% | 0.023942 |
| 60                    | 6.99% | 0.019796           | 6.99% | 0.019796 |
| 72                    | 6.99% | 0.017044           | 6.99% | 0.017044 |
| 84                    | 7.49% | 0.015333           | 7.99% | 0.015581 |
| 120                   | 7.49% | 0.011865           | 7.99% | 0.012127 |

\*Please see rates for Credit Category B or lower on page 5.

Low rate financing is available for well qualified buyers, not all customers will qualify.

## Low Rate for 60-96 Months Offer Eligible for 660+ credit borrowers only

| Model                    | Terms | Rate  | Payment Factor |
|--------------------------|-------|-------|----------------|
| ALL TRACTOR & UTV MODELS | 60    | 1.99% | 0.017523       |
|                          | 72    | 2.99% | 0.015189       |
|                          | 84    | 3.99% | 0.013664       |
|                          | 96    | 4.49% | 0.012419       |

| Model | Terms | Rate  | Payment Factor | Down Payment | OR | Dealer Participation |
|-------|-------|-------|----------------|--------------|----|----------------------|
| UTV   | 60    | 0.00% | 0.016667       | 20%          |    | 4%                   |

Rebates are not available with low-rate financing.

Submit warranty registration & rebate/DSI claims on YANMAR//One.

## 120 Month Low Rate Option\* No down payment and no dealer participation

| Model                   | Terms | Credit | Rate  | Payment Factor | Dealer Participation |
|-------------------------|-------|--------|-------|----------------|----------------------|
| ALL TRACTOR/ UTV MODELS | 120   | 660+   | 4.99% | 0.010602       | 0%                   |

\*Must finance minimum of \$15,000 to qualify for 120 month option

## Customer Rate Table No down payment and no dealer participation

| Model                     | Terms | Customer Rate Table |           |           |
|---------------------------|-------|---------------------|-----------|-----------|
|                           |       | A+ 730+             | A 680-729 | B 640-679 |
| ALL TRACTOR/ UTV MODELS** | 36    | 0%                  | 0%        | 5.99%     |
|                           | 48    | .99%                | .99%      | 5.99%     |
|                           | 60    | 1.99%               | 1.99%     | 7.99%     |
|                           | 72    | 2.99%               | 2.99%     | 7.99%     |
|                           | 84    | 3.99%               | 3.99%     | 9.99%     |
|                           | 120   | 4.99%               | 4.99%     | 9.99%     |
|                           | 96    | 4.49%               | 4.49%     | 9.99%     |

| Term | Rate  | Payment Factor |
|------|-------|----------------|
| 36   | 0.00% | 0.027777       |
| 36   | 4.99% | 0.030417       |
| 48   | 0.99% | 0.021257       |
| 48   | 5.99% | 0.023480       |
| 60   | 1.99% | 0.017523       |
| 60   | 7.99% | 0.020272       |

| Term | Rate  | Payment Factor |
|------|-------|----------------|
| 72   | 2.99% | 0.015189       |
| 72   | 7.99% | 0.017528       |
| 84   | 3.99% | 0.013664       |
| 84   | 9.99% | 0.016596       |
| 96   | 4.49% | 0.012419       |
| 96   | 9.99% | 0.015169       |
| 120  | 4.99% | 0.010602       |
| 120  | 9.99% | 0.013210       |

Financing provided through Yanmar Finance  
Powered by Vibrant Credit Union (VCU)

E loanprogram@vibrantcu.org  
T 800 479 6206

Monday-Friday 7:30 a.m. - 6:00 p.m. CST  
Saturday: 8:30 a.m. - 2:00 p.m. CST

### Yanmar + Dealer Participation Example Costs:

**3.99% for 120 with 3% dealer participation**

**0% for 60 with 5% dealer participation**

**0% for 72 with 8% dealer participation**

\*There are numerous low rate options available to buy down the rate

\*\*Participation cost will vary depending on final amount financed

*Contact vibrant for other low rate buy down options and costs*