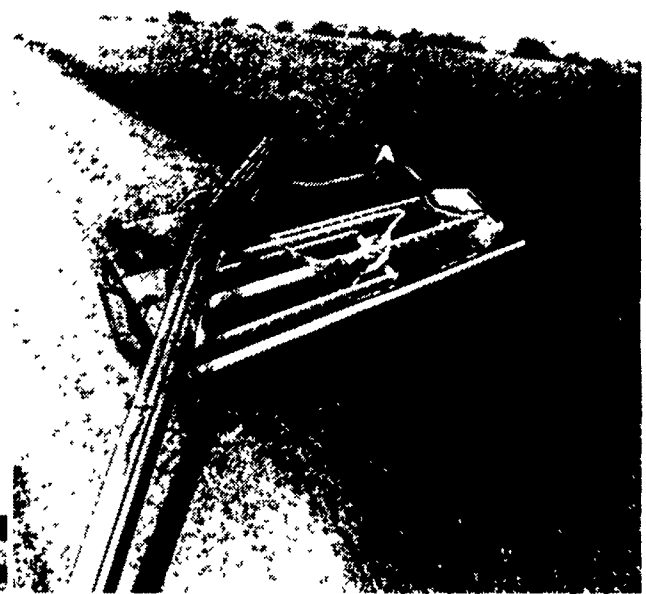
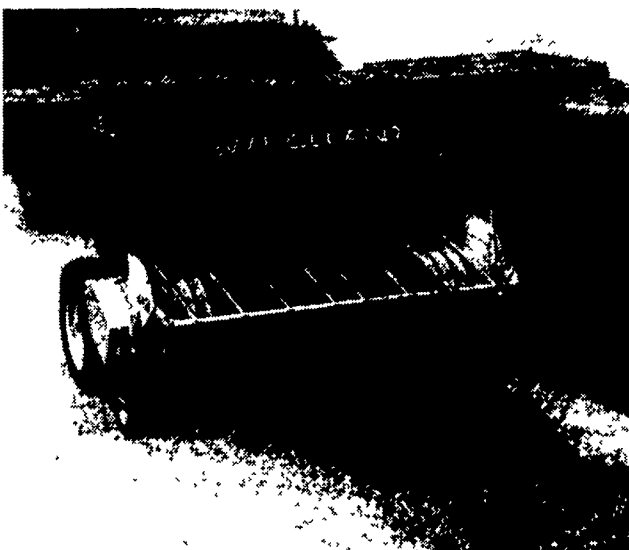
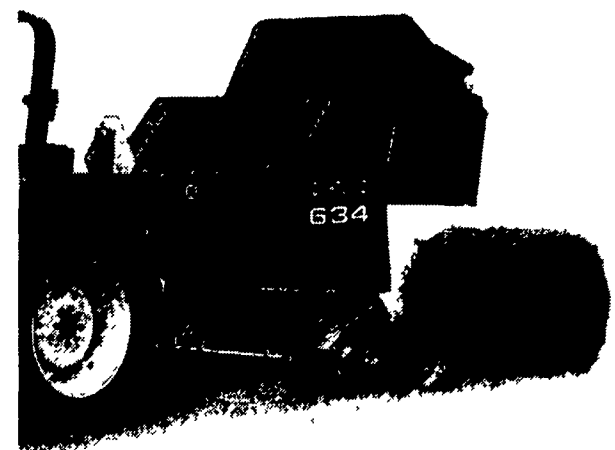


Pre-Season SAVINGS NEW HOLLAND

Retail Financing as Low as 0% APR!

That's right—just make a deal on a new baler, mower-conditioner, forage harvester, other eligible hay tools or selected under 100 PTO horsepower tractors from New Holland and take advantage of special retail financing programs.

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Financing available to qualified buyers through New Holland Credit Company, LLC. Customer will be required to provide a down payment which will vary with the list price of the unit and taxes. Based on a retail date of December 31, 1999 with a suggested list price on a Model NH 648 (RAW100) round baler of \$19,174.00, buyer provides a \$3949.80 down payment and finances the balance of \$15,799.20 at 0.00% APR for 12 months. There will be 12 equal monthly payments of \$1,316.60 with payments beginning January 31, 2000. The total amount paid is \$19,749.00 which includes finance charges of \$0.00.

