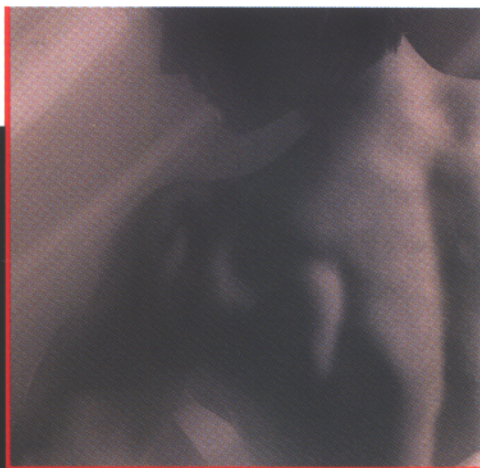


SCHWINN

F I T N E S S



105p

EXERCISE BIKE



FEATURES AND BENEFITS



Padded Handlebars

Sturdy, well-padded bars provide a variety of hand and arm positions for greater comfort



On-board Computer

The fast and easy way to obtain immediate feedback regarding your fitness progress



Micro-adjustment Control

The convenient way to make resistance adjustments while riding



Seat

Extra-wide and extra-padded for maximum comfort



Water Bottle Braze-ons

Easy water bottle cage mounting without the fuss of clamps or straps



Adjustable Seat Post

Fast and easy seat height adjustment accommodates riders of all body sizes and leg lengths



Transport Wheels

A single individual can easily move and position the 105p Exercise Bike across any flat surface



Serial Number

Located on the underside of base frame

FEATURES



CONGRATULATIONS!

INTRODUCTION



Thank you for making the Schwinn 105p Exercise Bike a part of your exercise and fitness activities. For years to come, you'll be able to rely on Schwinn craftsmanship and durability as you pursue your personal fitness goals.

The 105p Exercise Bike should enable you to shape and monitor your workouts to:

- ▲ **Increase your energy level**
- ▲ **Increase cardiovascular and aerobic fitness**
- ▲ **Increase lower body muscle strength**
- ▼ **Decrease your overall percentage of body fat**

Whether you are just getting started in an exercise program or are already in good shape, the 105p Exercise Bike is designed to be an efficient, easy and fun way to achieve an enhanced level of fitness. You can pedal your way to a slimmer and healthier body. The on-board digital computer enables you to accurately monitor your progress by tracking time, speed, distance and approximate calories burned.

This Owner's Manual contains all the information you need to operate and enjoy your 105p Exercise Bike. Also included are general fitness guidelines. Please read this Owner's Manual in its entirety before getting onto the 105p Exercise Bike and working out. So let's get started. Take your time and have fun!

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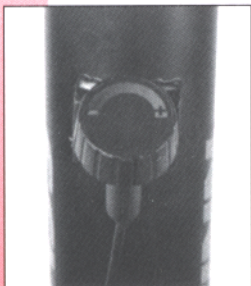
FITNESS SAFEGUARDS

Before starting any exercise program, consult with your physician or health professional. He or she can help establish the exercise frequency, intensity (target heart rate zone) and time appropriate for your particular age and condition. If you have any pain or tightness in your chest, an irregular heartbeat, shortness of breath, feel faint or have any discomfort while you exercise, STOP! Consult your physician before continuing.

■ Resistance adjustment

You have full control over the levels of resistance integrated into your workout. Typically, lower resistance levels enable you to move at a faster pace, placing increased demand on your cardiovascular system. Higher resistance levels will typically deliver more of a muscle/endurance workout at lower RPMs. But everyone is different! So experiment and find the beginning level of resistance that is comfortable for you.

FIG.1



Pedaling resistance is controlled two ways. Adjust the resistance using the micro-adjustment first. Use the macro-adjustment if you need additional resistance.

■ Micro-adjustment

Turning the micro-adjustment control clockwise (+) increases the level of resistance. Turning the micro-adjustment control counter-clockwise (-) reduces the level of resistance. Micro-adjustments can be easily made any time before, after or while you are riding (Fig. 1).

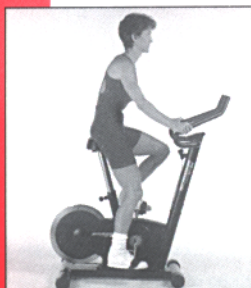
FIG.2



■ Macro-adjustment

1. Turn resistance knob counter-clockwise until it stops. This will release all pedaling resistance.
2. To access the macro-adjustment latch, remove the chainguard (see page 8 for instructions on removing the chainguard).
3. To add greater pedaling resistance than the preadjusted factory setting, lift the latch that secures the resistance strap (Fig. 2).
4. Pull the end of the resistance strap toward the front of the unit until tension has been placed on the spring. Relock the latch.
5. After the adjustment is made, the flywheel should turn freely by hand. If it doesn't, the adjustment is too tight and should be loosened.

FIG.3

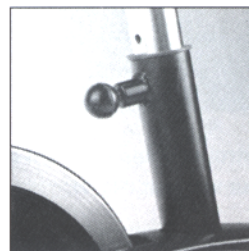


■ Seat adjustment

Proper seat height helps ensure maximum exercise efficiency and comfort, while reducing the risk of injury.

1. Place one pedal in the down position, and center the ball of your foot over the center of the pedal. Your leg should be slightly bent at the knee (Fig. 3).

FIG.4



2. If your leg is too straight or your foot cannot touch the pedal, you will need to lower the seat. If your leg is bent too much you will need to raise the seat.
3. Dismount the bike and pull out the adjustment knob on the seat tube. Release the locking pin (Fig. 4).
4. Lower or raise the seat to the desired height.
5. Release the seat adjustment knob engaging the locking pin. Be sure that the locking pin is fully secured in a seat post hole.

■ Foot positioning/pedal strap adjustment

Place the ball of each foot on the pedals. Rotate the pedals until one foot is within arm's reach. Then, reach down and fasten the rubber strap over your shoe and secure it to the pedal by slipping the nub at the end of the pedal through one of the slots in the strap. Pull down the strap until it snaps into place (Fig. 5). Repeat for the other foot. Point your toes and knees directly forward to ensure maximum pedal efficiency.

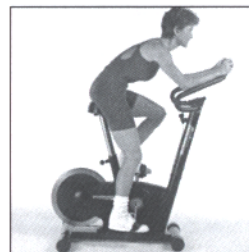
FIG.5



■ Lower body workout

Once you are in position and sitting comfortably, slowly begin pedaling, with your arms relaxed at your sides and with your hands resting on the top of your thighs or on the hand grips. Pedal at an easy pace and a low resistance level until you feel secure and comfortable. As you feel more comfortable, experiment with the range of resistance levels available, via the micro-adjustment control and the upper body positions available.

FIG.6



■ Upper body positioning

For added enjoyment, comfort and variety during your workout, experiment with moving your hands and arms to various positions on the padded handlebars (Fig. 6).

FITNESS SAFEGUARDS

Failure to follow any of these safeguards may result in injury or serious health problems.

- Do not place fingers or any other objects into moving parts of the exercise equipment.
- Keep children and pets away from the 105p Exercise Bike while machine is in use. A child's curiosity may result in injury. Do not allow children to use the 105p Exercise Bike. The pedal travel ranges are designed and intended for adults, not children.
- Never turn pedal crank arms by hand. To avoid entanglement and possible injury, do not expose hands or arms to the drive mechanism.
- Do not dismount the 105p Exercise Bike until the pedals are at a complete STOP.
- Warn bystanders to keep a safe distance. Do not allow anyone to touch the exerciser or person using it while the machine is in motion.
- After exercising, turn the micro-adjustment control clockwise (+) to increase tension so the pedals will not rotate freely and possibly hurt someone.

HOW TO USE THE 105p EXERCISE BIKE COMPUTER

OPERATION

The on-board computer features multi-feedback functions and an easy-to-read LCD display to keep track of your workout performance and progress. By taking a few moments to fully understand the computer operation and functions, you will get more pleasure, motivation and value from your 105p Upright Bike workouts. It's really very easy.

With just four buttons, you can control all of the functions in your on board computer during your workout (Fig. 7).



FIG. 7

■ **Power** - The POWER button turns the computer ON and OFF. If the bike is left unused, the computer will automatically shut itself off after five minutes.

■ **Set** - The two SET buttons, used in conjunction with the SELECT button, allow you to predetermine the time or the distance of your workout.

See the optional settings on page 7.

■ **Select** - The SELECT button lets you select any of the five available feedback functions. Each individual feedback function is displayed on the LCD display and highlighted by its particular graphic icon. Each time you push the SELECT button the computer will switch to a new feedback function.

■ **Time** — The TIME feedback function is displayed automatically when the computer is turned on. TIME tells you exactly how long you have been working out in minutes and seconds (Fig. 8).

⏏ PRESS THE SELECT BUTTON

FIG. 8



FIG. 9



FIG. 10



FIG. 11



FIG. 12



■ **Speed** — The SPEED feedback function displays your current workout pace by calculating and averaging your approximate miles per hour (Fig. 9).

⏏ PRESS THE SELECT BUTTON

■ **Distance** — The DISTANCE feedback function starts at zero and continuously counts the total number of miles accumulated during your workout (Fig. 10).

⏏ PRESS THE SELECT BUTTON

■ **Odometer** — The ODOMETER feedback function keeps track of and saves the total number of miles accumulated over all your workout sessions (Fig. 11).

⏏ PRESS THE SELECT BUTTON

■ **Calories** — The CALORIES feedback function displays your approximate calories burned (Fig. 12).

⏏ PRESS THE SELECT BUTTON

■ **Scan** — The SCAN feedback function provides you with a continuously changing display as it rolls through each of the individual feedback functions. The word SCAN appears in the lower right side of the display.

⏏ PRESS THE SELECT BUTTON

■ **Time** — You are back to where you started. REMEMBER — Each time you push the SELECT button the computer will switch to the next feedback function.

■ **Reset** — You can RESET and clear your computer of recorded data by pushing both the POWER and SELECT buttons at the same time, or by simply turning the computer OFF. Pushing the POWER button will turn your computer back on, cleared of previous performance data.

■ Time Settings (Optional)

1. Press the SELECT button until the TIME function is featured.
2. Press the UP and DOWN arrows at the same time.
3. Press either the UP or DOWN arrow to choose the amount of time you want to workout.
4. Press the SELECT button to start the countdown.

■ Distance Settings (Optional)

1. Press the SELECT button until the DISTANCE function is featured.
2. Press the UP and DOWN arrows at the same time.
3. Press either the UP or DOWN arrow to pre-determine the distance for your workout.
4. Press the SELECT button to start the countdown.

105p EXERCISE BIKE MAINTENANCE

FIG. 13



■ Moving your 105p Exercise Bike

Carefully lift the horizontal rear floor support to move and steer the 105p Exercise Bike to another location (Fig. 13). Be gentle while moving the unit as any sharp impact directly or indirectly to the computer can affect computer operation.

■ Daily maintenance

Use a damp cloth to wipe your 105p Exercise Bike and computer free of sweat. **IMPORTANT:** To avoid damaging the finish on your 105p Exercise Bike and computer, never use a petroleum-based solvent when cleaning. Avoid getting excessive moisture on the computer.

FIG. 14



■ Installing new computer batteries

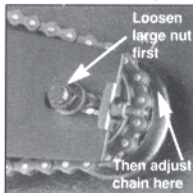
Your 105p Exercise Bike comes complete with installed computer batteries. Signs that batteries need to be replaced include: fading LCD display; erratic function; or failure to turn on when the POWER button is pushed or when the pedals are put into motion. To reinstall new batteries, follow these simple steps:

1. Slide the top of the console case up.
2. Remove the existing batteries and reinsert fresh AAA batteries (Fig. 14).

FIG. 15



FIG. 16



■ Chain adjustment

The chain on your exercise bike has been factory set and lubricated. It should not require any immediate attention. Over time however you may need to make minor tension adjustments if the chain becomes slack or you hear it rattle against the chainguard. For lubrication, your Schwinn dealer can supply the proper light chain oil. For chain adjustment, these steps:

1. Remove the four screws on each side of the chainguard (Fig. 15).
2. Loosen the two larger nuts on the sides of the flywheel (Fig. 16).
3. Tighten the two smaller nuts on the back of the flywheel until there is approximately 3/16" of slack in the chain (Fig. 16-17). Make sure the shaft running through the flywheel is straight (Fig. 18).
4. Tighten the two larger nuts on the sides of the flywheel (Fig. 16).
5. Replace the chainguard (Fig. 15).

FIG. 17

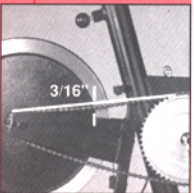
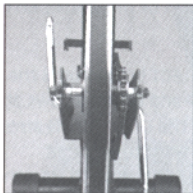


FIG. 18



INTRODUCTION TO PHYSICAL FITNESS

Your personal fitness goals are for you to determine – ranging from simply improving your ability to perform everyday tasks and feeling more energized, to riding a hundred miles on a bicycle or bench pressing your body weight.

You'll get the best results by approaching exercise in terms of improvement versus attainment. Rather than comparing your progress or proficiency to that of others, chart your improvement in relationship to your own previous level of fitness. You can always strive for improvement, ensuring greater satisfaction, enjoyment and physical benefit.

STRUCTURING YOUR EXERCISE SESSIONS

Your individual workout plan is up to you. Here are some suggestions to help you get the most out of your workouts with maximum ease, efficiency and enjoyment.

■ Warm up

A slow and easy warm-up prepares your muscles and cardiovascular system for a more intense workout to follow. It may also help to reduce the potential of injury. Start slowly at a pace you can sustain. Your warm-up should be sufficient once your breathing rate begins to increase and you begin to lightly perspire. This warm-up period should last a minimum of two to five minutes. The older or more out of shape you are, the longer you should warm-up.

■ Work out

A brisk and rhythmic workout conditions and trains your muscles and cardiovascular system to operate more powerfully and efficiently. The key is to exercise aerobically, typically at 60%-75% of your maximum heart rate, to effectively burn body fat and achieve cardiovascular improvement (See page 13).

■ Cool down

Slow and relaxed activity after your workout allows your muscles and cardiovascular system to return to a sedentary state gradually, helping you feel more refreshed and invigorated after your workout.

PRINCIPLES OF ENDURANCE EXERCISE

■ Exercise selection

Effective endurance exercise is continuous, involving larger muscle groups like your legs. In addition to your Schwinn Fitness equipment workout, other good endurance exercises include cycling, walking, jogging, swimming and cross-country skiing.

■ Exercise frequency

Endurance exercise done regularly is most effective. Four to six times per week is best. Three separate sessions per week is generally considered the minimum needed for results.

■ Exercise duration

Twelve to fifteen minutes is commonly considered the daily minimum. Exercising more than thirty minutes will usually not produce substantial incremental weight loss. For the extra effort put forth, you may realize only a slight increase in additional caloric expenditure. If you want to exercise more, try splitting your workout into two sessions.

■ Exercise intensity

For maximum benefit, exercise at 60%-75% of your maximum heart rate is generally recommended. Exceeding 75% of your maximum heart rate is unlikely to deliver any substantial cardiovascular benefits.

■ Exercise progression

As your cardiovascular fitness improves, you'll find yourself working harder to reach 60%-75% percent of your maximum heart rate. That's due to your body's increased ability to perform with less effort.

THE BENEFITS OF ENDURANCE EXERCISE

Feel better, look better, and stay healthy

Looking and feeling better, and maintaining good health are all benefits of being physically fit, and endurance exercise can have a tremendous impact on your overall physical fitness and health. In fact, most doctors support the notion that good fitness can delay or even prevent health problems.

When you maintain physical fitness, you provide your body with added energy to tackle your daily routine. And, heightened energy levels give you the ability to take on more activity. Fitness aids in positive self-image and helps you to feel good about yourself.

Gaining fitness involves several aspects of conditioning, specifically those detailed in the following components of fitness.

COMPONENTS OF FITNESS

Fitness can be broken into five simple components. Each component can be improved through specific activities. The primary focus of any fitness program should be cardiovascular conditioning – a big benefit of exercising on Schwinn Fitness equipment.

■ **Cardiovascular endurance** – Your heart's and lungs' ability to deliver oxygen and essential nutrients to exercising muscles over a period of time.

■ **Muscle strength** – The maximum force you can exert at one time. It is developed by working a particular muscle against resistance.

■ **Muscle endurance** – Your ability to perform repeated muscle contractions. This is what you need for endurance sports like cycling, running and cross-country skiing.

■ **Body composition** – Your ratio of body fat to your body weight. Improving muscle strength and aerobic conditioning will burn calories and help reduce your percentage of body fat.

■ **Flexibility** – Your body's ability to move smoothly through a full range of joint motion. This is best developed by gentle, regular stretching.

MEASUREMENTS OF WORK

■ Calories

A measurement of the energy your body derives from food and expends through exercise and other physical activity. If your Schwinn Fitness equipment includes a computer, it will measure calories burned based on a 155 lb. man. If you weigh more or less than 155 lbs., your calorie burn rate may be more or less than shown on the computer.

SIGNALS OF OVER-EXERTION

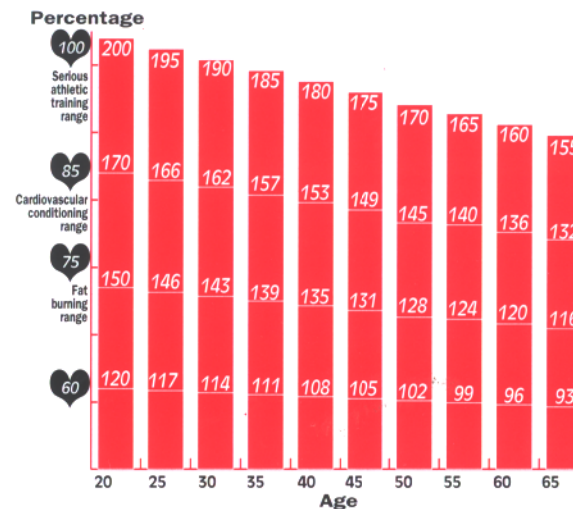
Schwinn Fitness equipment design helps you to work out comfortably and effectively.

The following conditions are warning signs of over-exertion. If you experience any of these, STOP and consult your doctor.

- Excessive perspiration or cold sweat
- Tightness in the throat, chest or arms
- Breathlessness (you should be able to talk while you exercise)
- Fluttering or palpitations in the chest
- Turning pale
- Turning blue at the lips or fingertips
- Dizziness, fainting or light-headedness
- Nausea or vomiting
- Sudden, very slow or irregular pulse
- Inability to breathe normally 10 minutes after exercise
- Failure of pulse to return to normal 5-10 minutes after exercise
- Higher than normal resting heart rate

TARGET HEART RATE ZONE

To derive the greatest cardiovascular benefits from your exercise time, it is important to work within your target heart rate zone. The American Heart Association (AHA) defines this target as 60%-75% percent of your maximum heart rate.



Your maximum heart rate may be roughly calculated by subtracting your age from 220. For example, the maximum heart rate for an average 40 year-old is 180 bpm. The target heart rate zone is 60%-75% of 180 or 108-135 bpm. See Fitness Safeguard below.

Note: To take your pulse, locate the artery inside your wrist or on the side of your neck below your jaw. Count the beats for ten seconds, then multiply by six.

During your first several months of exercising, the AHA recommends aiming for the lower part of the target heart rate zone – 60%, then gradually progressing up to 75%.

According to the AHA, exercising above 75% of your maximum heart rate may be too strenuous unless you are in top physical condition. Exercising below 60% of your maximum will result in minimal cardiovascular conditioning.

Check your pulse recovery rate – If your pulse is over 100 bpm five minutes after you stop exercising, or if it's higher than normal the morning after exercising, your exertion may have been too strenuous for your current fitness level. Rest and reduce the intensity next time.

FITNESS SAFEGUARD

The target heart rate chart indicates average rate zones for different ages. A variety of different factors (including medication, emotional state, temperature and other conditions) can affect the target heart rate zone that is best for you. Your physician or health care professional can help you determine the exercise intensity that is appropriate for your age and condition.

EXERCISE SUGGESTIONS

Many different factors affect physical performance. These tips can help you exercise comfortably so that you can realize the greatest benefits.

- Exercise before meals rather than after. Digestion results in an increased heart rate and decreased cardiovascular efficiency.
- Avoid alcohol and caffeine, as they increase your heart rate. If you smoke, consider quitting for better lung capacity.
- Modify your exercise to accommodate environmental factors, particularly heat and elevation. High temperatures and humidity result in an increased heart rate and decreased cardiovascular efficiency. At temperatures above 80°F and humidity above 90%, the body's cooling mechanisms are more active – making your workout potentially more difficult.
- Use care when exercising at high elevations (over 5,000'). The effects of exercise are intensified, particularly if you are not acclimated to a higher elevation.
- If you are unable to maintain a smooth and steady pace, the workload is probably too great. Slow down.

SETTING GOALS

If your focus is general fitness, Schwinn Fitness equipment can help you achieve both cardiovascular conditioning and muscle strengthening. If weight loss is a goal, combine a regular Schwinn Fitness workout with a careful diet.

FITNESS SAFEGUARDS

Before you begin your exercise program, consult your physician or health care professional. If you feel any unusual pain, shortness of breath, or dizziness, STOP.

THE F.I.T. WORKOUT SYSTEM

The "F.I.T." system consists of three variables that affect the quality of a workout: **Frequency, Intensity and Time.**

Frequency - How Often You Exercise

To achieve improvement in your cardiovascular and muscle endurance fitness you should exercise three to six times per week. Less frequent exercise will result in minimal benefit.

Intensity - How Hard You Exercise

Exercise intensity is measured by monitoring your heart rate while active. Exercise must be sufficiently rigorous to stress your cardiovascular system.

Time - How Long You Exercise

In general, the longer you are able to sustain exercise within your target heart rate zone, the greater the aerobic benefits.

| | FREQUENCY | INTENSITY | TIME |
|------------------------------|---------------|---------------------------|---------------|
| Beginning Fitness Program | 3-6 DAYS/WEEK | 60-65% MAXIMUM HEART RATE | 3-5 MINUTES |
| Establishing Aerobic Fitness | 3-6 DAYS/WEEK | 60-75% MAXIMUM HEART RATE | 20-30 MINUTES |
| Maintaining Aerobic Fitness | 3-6 DAYS/WEEK | 60-75% MAXIMUM HEART RATE | 20-30 MINUTES |
| Managing Weight | 3-6 DAYS/WEEK | 60-75% MAXIMUM HEART RATE | 30-45 MINUTES |

The F.I.T. Chart outlines programs for various long-term goals and your current physical condition. The recommendations in each category indicate ranges rather than absolute figures. You should make modifications to accommodate your unique requirements.

Suggestions to help achieve your weight management goal:

- Consume most of your dietary calories at breakfast and lunch; eat a light dinner. Do not eat heavy, high-fat foods close to bedtime.
- Exercise before meals. Moderate exercise may actually help suppress appetite.
- Regular exercise helps to increase your caloric expenditure.

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Please complete for your records

Dealer _____

Dealer Address _____

City _____ State _____ Zip _____

Purchase Date _____

Model _____ Serial # _____

SCHWINN CYCLING & FITNESS INC. LIMITED WARRANTY

**SCHWINN CYCLING & FITNESS INC.
LIMITED WARRANTY FOR EXERCISER PRODUCTS**

All Schwinn exerciser products are warranted to the retail purchaser to be free from defects in materials and workmanship.

Time period

Warranty coverage extends for the life of the product while owned by the original retail purchaser except:

1. Electronic components are covered for two years from date of original purchase.
2. Exerciser products sold for and used in a commercial or institutional setting are covered for two years from date of original purchase.

This warranty does not cover:

1. Any component on original equipment which carries a separate consumer warranty of the parts supplier.
2. Normal wear and tear.
3. Any damage, failure or loss caused by accident, misuse, neglect, abuse, improper assembly, improper maintenance, or failure to follow instructions or warnings in owners manual.
4. Use of products in a manner for which they were not designed.
5. Use of any product in other than a home or residential setting unless otherwise noted in the owners manual.

Limitations:

The foregoing warranties are in lieu of and exclude all other warranties not expressly set forth herein, whether express or implied by operation of law or otherwise, including but not limited to any implied warranties of merchantability or fitness. Schwinn shall in no event be liable for incidental or consequential losses, damages or expenses in connection with exercise products. Schwinn's liability hereunder is expressly limited

to the replacement of goods not complying with this warranty or, at Schwinn's election, to the repayment of an amount equal to the purchase price of the exerciser product in question.

Some states do not permit the exclusion or limitation of implied warranties or incidental or consequential damages, so the preceding limitations and exclusions may not apply to you.

Procedures:

Warranty service will be performed by Schwinn or the authorized Schwinn fitness dealer from whom you bought the product. Schwinn will have the option of either repair or replacement at no charge for any defective product. Transportation to and from the authorized Schwinn fitness dealer is the responsibility of the purchaser.

The following procedures will apply:

1. Schwinn will replace any exerciser frame that is structurally defective with a new frame or replace the unit with a unit of equal or greater value. Schwinn is not responsible for labor charges in replacing defective frames.
2. Schwinn will have the option to either repair or replace any other defective part or product. Dealer labor charges for installing replacement or repaired parts are not covered by this warranty.
3. If you elect to repair a defective product or part yourself or use the services of someone other than an authorized Schwinn fitness dealer, or if you use a replacement part not supplied by Schwinn, Schwinn will not be liable for any defects or damage caused by the use of such unauthorized service or parts.
4. See your authorized Schwinn fitness dealer for service or write the Technical Services Department, Schwinn Cycling & Fitness Inc., 1690 38th Street, Boulder, Colorado 80301-2602.
5. This warranty gives you specific legal rights and you may also have other rights which may vary from state to state. Effective July 1, 1994.



SCHWINN FITNESS

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