



SAKAI AMERICA, INC.

Heavy Equipment - Subsidized Retail Finance Program

07/01/2020

Rates & Terms Are Subject to Change

Super Low Subsidized Rate Equal Monthly Payment Plans

Term (in Months)	24	36	48	60
Customer Rate	2.55%	3.08%	3.30%	3.45%
Payment Factor	0.04278	0.02912	0.02227	0.01817

Capped FMV Lease, New Sakai Equipment, 1 Advance Payment (Subsidized)

Term (in Months)	24	36	48	60
Residual	32%	26%	23%	19%
Payment Factor	0.02981	0.02221	0.01777	0.01524

Rates for Transactions That Do Not Qualify for The Subsidized Rate Program

Term (in Months)	24	36	48	60
Customer Rate	3.53%	3.74%	3.81%	3.86%
Payment Factor	0.04321	0.02941	0.02249	0.01835

SAKAI America, Inc. (SAKAI) Program Terms

1. Eligible Units: All machines purchased by dealer directly from Sakai that have never previously been sold retail.
2. Maximum subsidy limited to 120% of dealer invoice
3. Maximum 500 hours units eligible

Bank of the West Equipment Finance Program Guidelines

1. Down Payment / Trade-in / Rental Credit : Typically 0% to 20% based on strength of applicant
2. Transaction Size Tier: Documentation Fee (\$), plus lien search fees, if applicable.

\$ <= \$250m	\$300
\$250m < \$ <= \$500m	\$400
\$500m < \$ <= \$1mm	\$500
\$ > \$1mm	\$750
3. All transactions require the approval of Bank of The West.
4. Lease option - 1,500 annual hours
5. Above rates are effective 07/01/2020 - 07/31/2020
6. Bank of the West reserves the right to cancel or change the above rates at anytime

Contacts

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