## SAKAI FINANCIAL SERVICES

A PROGRAM BY ENGS COMMERCIAL FINANCE CO.

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## Q4 SAKAI FINANCE PROGRAM RATES

APP-ONLY PRICING THIS MONTH, SKIP PAYMENTS JAN-MAR

| A PRICING         |         |         |         |         |         |  |
|-------------------|---------|---------|---------|---------|---------|--|
| Terms (In Months) | 24      | 36      | 48      | 60      | 72      |  |
| Customer Rate     | 3.63%   | 3.88%   | 4.02%   | 4.11%   | 4.17%   |  |
| Payment Factor    | 0.05794 | 0.03949 | 0.03027 | 0.02475 | 0.02107 |  |

| B PRICING         |         |         |         |         |         |  |
|-------------------|---------|---------|---------|---------|---------|--|
| Terms (In Months) | 24      | 36      | 48      | 60      | 72      |  |
| Customer Rate     | 5.11%   | 5.37%   | 5.51%   | 5.59%   | 5.65%   |  |
| Payment Factor    | 0.05894 | 0.04046 | 0.03123 | 0.02571 | 0.02204 |  |

| C PRICING         |         |         |         |         |         |  |
|-------------------|---------|---------|---------|---------|---------|--|
| Terms (In Months) | 24      | 36      | 48      | 60      | 72      |  |
| Customer Rate     | 6.11%   | 6.37%   | 6.50%   | 6.59%   | 6.65%   |  |
| Payment Factor    | 0.05962 | 0.04111 | 0.03188 | 0.02636 | 0.02270 |  |

## APP-ONLY PRICING, 12 EQUAL MONTHLY PAYMENTS

| A PRICING         |         |         |         |         |         |  |
|-------------------|---------|---------|---------|---------|---------|--|
| Terms (In Months) | 24      | 36      | 48      | 60      | 72      |  |
| Customer Rate     | 3.52%   | 3.83%   | 3.99%   | 4.09%   | 4.15%   |  |
| Payment Factor    | 0.04321 | 0.02945 | 0.02258 | 0.01846 | 0.01572 |  |

| B PRICING         |         |         |         |         |         |  |
|-------------------|---------|---------|---------|---------|---------|--|
| Terms (In Months) | 24      | 36      | 48      | 60      | 72      |  |
| Customer Rate     | 5.00%   | 5.32%   | 5.48%   | 5.57%   | 5.64%   |  |
| Payment Factor    | 0.04387 | 0.03011 | 0.02325 | 0.01914 | 0.01640 |  |

| C PRICING         |         |         |         |         |         |  |
|-------------------|---------|---------|---------|---------|---------|--|
| Terms (In Months) | 24      | 36      | 48      | 60      | 72      |  |
| Customer Rate     | 6.00%   | 6.31%   | 6.47%   | 6.57%   | 6.63%   |  |
| Payment Factor    | 0.04432 | 0.03056 | 0.02370 | 0.01960 | 0.01687 |  |

\*Rates good through 12/31/2020. Rates are subject to change with notice based on market conditions. All program transactions: \$399 documentation fee. \*New machines of any model year only. Applies to units sold out of dealer owned rental fleet.