



SAKAI AMERICA, INC.

Heavy Equipment - Subsidized Retail Finance Program

9/01/2021

Rates & Terms Are Subject to Change

Super Low Subsidized Rate Equal Monthly Payment Plans

Term (in Months)	24	36	48	60
Customer Rate	2.60%	3.15%	3.53%	3.65%
Payment Factor	0.04280	0.02915	0.02237	0.01826

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

Term (in Months)	24	36	48	60
Residual	32%	26%	23%	19%
Payment Factor	0.02983	0.02225	0.01789	0.01535

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

Term (in Months)	24	36	48	60
Customer Rate	3.58%	3.82%	4.04%	4.06%
Payment Factor	0.04324	0.02944	0.02260	0.01844

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 9/01/2021 - 9/31/2021
6. Bank of the West reserves the right to cancel or change the above rates at anytime

Contacts

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