



Sakai America Retail Finance Program



December 1 - 31, 2021

No Dealer Participation				
Terms (In Months)	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>
Customer Rate	2.60%	3.19%	3.50%	3.70%
Payment Factor	0.04281	0.02917	0.02236	0.01828
Dealer Subsidy	0.00%	0.00%	0.00%	0.00%

0% Program with Dealer Participation				
Terms (In Months)	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>
Customer Rate	0.00%	0.00%	0.00%	0.00%
Payment Factor	0.04167	0.02778	0.02083	0.01667
Dealer Subsidy	2.63%	4.72%	6.75%	8.74%

1% Dealer Participation				
Terms (In Months)	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>
Customer Rate	1.62%	2.53%	2.99%	3.29%
Payment Factor	0.04237	0.02887	0.02213	0.01810
Dealer Subsidy	1.00%	1.00%	1.00%	1.00%

Rates shown above are based on 360 day year, normal amortization, monthly compounding.

Payments Due: monthly, in arrears.

Sakai America Program Terms

Eligible Units: All machines purchased by dealer directly from Sakai that have never been sold retail

Maximum subsidy limited to 120% of dealer invoice

The program is subject to change and will be reviewed and updated each month.

Midland Equipment Finance Terms

All transactions subject to approval by Midland Equipment Finance

100% Financing Available for Qualified Customers, minimum \$20,000 amount to finance required.

Application only up to \$500,000

See next page for Sales Representative Contact Information

Midland Equipment Finance
1801 Park 270 Drive, Suite 200, St. Louis, MO 63146
www.midlandsb.com/equipment-financing