



SAKAI AMERICA, INC.

Heavy Equipment - Subsidized Retail Finance Program

2/1/2022

Rates & Terms Are Subject to Change

Super Low Subsidized Rate Equal Monthly Payment Plans

Term (in Months)	24	36	48	60
Customer Rate	2.90%	3.50%	3.95%	4.17%
Payment Factor	0.04294	0.02930	0.02256	0.01849

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

Term (in Months)	24	36	48	60
Residual	32%	26%	23%	19%
Payment Factor	0.03000	0.02243	0.01810	0.01561

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

Term (in Months)	24	36	48	60
Customer Rate	3.88%	4.17%	4.46%	4.58%
Payment Factor	0.04337	0.02960	0.02278	0.01868

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 2/1/2022 - 02/28/2022
6. Bank of the West reserves the right to cancel or change the above rates at anytime

Contacts

Northeast - James Dougherty, 415-470-6509. jamesdougherty@bankofthewest.com

Midwest - Jeff Visscher, 317-606-5862, jeffrey.visscher@bankofthewest.com

Southwest - Michael Biesada, 346-339-1364, michael.biesiada@bankofthewest.com

Southeast - Scott Morrish 770-366-6378 Scott.morrish@bankofthewest.com

West - Juan-Carlos Garcia, 925-876-4718, juancarlos.garcia@bankofthewest.com

Email applications to: efdappentry@financial-svcs.com

