





A division of Midland States Bank

No Dealer Participation							
Terms (In Months)	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>			
Customer Rate	5.91%	6.22%	6.43%	6.57%			
Payment Factor	0.04428	0.03052	0.02368	0.01960			
Dealer Subsidy	0.00%	0.00%	0.00%	0.00%			

With 2% Dealer Participation							
Terms (In Months)	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>			
Customer Rate	3.91%	4.86%	5.39%	5.72%			
Payment Factor	0.04339	0.02991	0.02321	0.01920			
Dealer Subsidy	2.00%	2.00%	2.00%	2.00%			

With 1% Dealer Participation							
Terms (In Months)	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>			
Customer Rate	4.91%	5.54%	5.91%	6.15%			
Payment Factor	0.04383	0.03021	0.02344	0.01940			
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 \$50,000 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