

America Retail Finance Program



A division of Midland States Bank

October 1 - 31, 2022

No Dealer Participation								
Terms (In Months)	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>				
Customer Rate	6.15%	6.30%	6.20%	6.40%				
Payment Factor	0.04439	0.03056	0.02358	0.01952				
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	4.15%	4.94%	5.16%	5.55%			
Payment Factor	0.04349	0.02994	0.02310	0.01912			
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	5.15%	5.62%	5.68%	5.98%			
Payment Factor	0.04394	0.03025	0.02334	0.01932			
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
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www.midlandsb.com/equipment-financing