

America Retail Finance Program



November 1 - 30, 2022

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	6.30%	6.35%	6.45%	6.59%			
Payment Factor	0.04446	0.03058	0.02369	0.01961			
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	4.30%	4.98%	5.41%	5.74%			
Payment Factor	0.04356	0.02996	0.02321	0.01921			
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	5.30%	5.67%	5.93%	6.17%			
Payment Factor	0.04401	0.03027	0.02345	0.01941			
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