

America Retail Finance Program



A division of Midland States Bank

0.00%

December 1 - 31, 2022

No Dealer Participation							
Terms (In Months)	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>			
Customer Rate	6.30%	6.42%	6.55%	6.65%			
Payment Factor	0.04446	0.03061	0.02374	0.01964			

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%	5.05%	5.51%	5.80%			
Payment Factor	0.04356	0.03000	0.02326	0.01924			
Dealer Subsidy	2.00%	2.00%	2.00%	2.00%			

0.00%

With 1% Dealer Participation							
Terms (In Months)	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>			
Customer Rate	5.30%	5.74%	6.03%	6.22%			
Payment Factor	0.04401	0.03030	0.02350	0.01944			
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.

Dealer Subsidy

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