

America Retail Finance Program



January 1 - 31, 2023

| 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 | 6.49% | 6.65% | 6.79% | 6.89% | | | |
| Payment Factor | 0.04454 | 0.03072 | 0.02385 | 0.01975 | | | |
| 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 | 4.49% | 5.28% | 5.74% | 6.04% | | | |
| Payment Factor | 0.04365 | 0.03010 | 0.02337 | 0.01935 | | | |
| 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 | 5.50% | 5.97% | 6.27% | 6.46% | | | |
| Payment Factor | 0.04410 | 0.03041 | 0.02361 | 0.01955 | | | |
| 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