



SAKAI AMERICA, INC.
Heavy Equipment - Subsidized Retail Finance Program

1/01/2021

Rates & Terms Are Subject to Change

Subsidized Rate Equal Monthly Payment Plans (No Dealer Subsidy)

Term (in Months)	24	36	48	60
Customer Rate	3.53%	3.74%	3.81%	3.87%
Payment Factor	0.04322	0.02941	0.02249	0.01836

0% Program Equal Monthly Payment Plans

Term (in Months)	24	36	48	60
Customer Rate	0.00%	0.00%	0.00%	0.00%
Payment Factor	0.04167	0.02778	0.02083	0.01667
Dealer Subsidy	3.60%	5.55%	7.39%	9.22%

Subsidized Rate Equal Monthly Payment Plans 1%

Term (in Months)	24	36	48	60
Customer Rate	2.56%	3.09%	3.31%	3.46%
Payment Factor	0.04279	0.02912	0.02227	0.01817
Dealer Subsidy	1.00%	1.00%	1.00%	1.00%

Subsidized Rate Equal Monthly Payment Plans 2%

Term (in Months)	24	36	48	60
Customer Rate	1.58%	2.42%	2.81%	3.05%
Payment Factor	0.04236	0.02883	0.02205	0.01799
Dealer Subsidy	2.00%	2.00%	2.00%	2.00%

Subsidized Rate Equal Monthly Payment Plans 3%

Term (in Months)	24	36	48	60
Customer Rate	0.59%	1.74%	2.29%	2.64%
Payment Factor	0.04192	0.02853	0.02182	0.01781
Dealer Subsidy	3.00%	3.00%	3.00%	3.00%

SAKAI America, Inc. (SAKAI) Program Terms

1. Eligible Units: All machines purchased by dealer directly from Sakai that have never previously been sold retail.
2. Maximum subsidy limited to 120% of dealer invoice
3. Maximum 500 hours units eligible

Bank of the West Equipment Finance Program Guidelines

1. Down Payment / Trade-in / Rental Credit : Typically 0% to 20% based on strength of applicant
2. Transaction Size Tier: Documentation Fee (\$), plus lien search fees, if applicable.

\$ <= \$250m	\$300
\$250m < \$ <= \$500m	\$400
\$500m < \$ <= \$1mm	\$500
\$ > \$1mm	\$750
3. All transactions require the approval of Bank of The West.
4. Lease option - 1,500 annual hours
5. Above rates are effective 1/01/2021 - 1/31/2021
6. Bank of the West reserves the right to cancel or change the above rates at anytime

Contacts

- Northeast - James Dougherty, 415-470-6509, jamesdougherty@bankofthewest.com
 Southeast - Jonathan Loyless, 678-634-8262, jonathan.loyless@bankofthewest.com
 Midwest - Jeff Visscher, 317-606-5862, jeffrey.visscher@bankofthewest.com
 North Central - OPEN/ Contact Wayne Wagner, 412-559-6564, edward.wagner@bankofthewest.com
 Southwest - Michael Biesada, 346-339-1364, michael.biesada@bankofthewest.com
 West - Juan-Carlos Garcia, 925-876-4718, juancarlos.garcia@bankofthewest.com

Email applications to: efdappentry@financial-svcs.com

