

September 1 - 30, 2025



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	5.51%	5.82%	6.04%	6.19%			
Payment Factor	0.04410	0.03034	0.02351	0.01942			
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	3.52%	4.46%	5.00%	5.34%			
Payment Factor	0.04321	0.02973	0.02303	0.01903			
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	4.52%	5.14%	5.52%	5.77%			
Payment Factor	0.04366	0.03004	0.02327	0.01923			
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