



February 1 - 28, 2023



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