

ZAXIS Finance

HCMA CORPORATIONS RETAIL AND LEASE PROGRAM EFFECTIVE SEPTEMBER 2, 2022

New Equipment Retail Finance Rates (No Subsidy) includes current and prior year model demo and dealer rental inventory with remaining warranty

Term Months	Rates As Low As	<p>Other rates available for all credit ranges – call your rep for more details, or give us a call or email at: 800-246-7997 dealerprogram@zaxisfinance.com</p>
24 mo.	5.99%	
24 Month Payment Factor	0.0443161	
36 mo.	5.99%	
36 Month Payment Factor	0.0304174	
48 mo.	6.20%	
48 Month Payment Factor	0.0235768	
60 mo.	6.20%	
60 Month Payment Factor	0.0194259	
72 mo.	6.35%	
72 Month Payment Factor	0.0167386	

New Equipment Retail Subsidized Program - **Funded 100% by Dealer - No HCMA Participation** includes current and prior year model demo and dealer rental inventory with remaining warranty

	A & B Credits @ 0% and 1.99% Rate to the Customer		<p>Call to create a custom quote. We can provide you the subsidy needed in order to give your customer a specific rate to win the deal.</p>
Term Months	0% Rate	1.99% Rate	
24 mo. Subsidy	6.4%	4.2%	
24 Month Payment Factor	0.0416667	0.0425359	
36 mo. Subsidy	9.5%	6.2%	
36 Month Payment Factor	0.0277778	0.0286382	
48 mo. Subsidy	13.2%	8.7%	
48 Month Payment Factor	0.0208333	0.0216908	
60 mo. Subsidy	16.6%	10.9%	
60 Month Payment Factor	0.0166667	0.0175234	
72 mo. Subsidy	20.5%	13.5%	
72 Month Payment Factor	0.0138889	0.0147461	

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Used Hitachi + Used Deere Matching Models Retail Finance Rates (No Subsidy)

Term Months	Rates As Low As	<p>Other rates available for all credit ranges – call your rep for more details, or give us a call / email at: 800-246-7997 - dealerprogram@zaxisfinance.com</p>
24 mo.	6.99%	
24 Month Payment Factor	0.044768	
36 mo.	6.99%	
36 Month Payment Factor	0.0308725	
48 mo.	7.20%	
48 Month Payment Factor	0.0240391	
60 mo.	7.20%	
60 Month Payment Factor	0.0198957	

Retail

- First payment and doc fee are due in arrears for Retail Programs.
- Rates and payment factors are subject to credit and documentation approval
- New retail rates may include Hitachi machines that are this year or last years models with a remaining warranty and having been in a dealers rental fleet or used as a demo.
- Used retail, no more than 10 years in age with exceptions made based on overall condition.
- May be subject to approval by HCMA Corporation
- C & D credits may require down payment (10% - 25%)

Lease

- First payment and doc fee are due in advance for Lease Programs.
- At the end of the lease term, customer may return the equipment or purchase the equipment or renew the lease.
- No harsh applications
- Above factors may only be used up to a maximum of 120% of dealer net invoice.
- Payment factors are subject to credit and documentation approval
- May be subject to approval by HCMA Corporation
- New Equipment Above factors apply to new & prior model year machines in standard application only.
- Subsidy provided by HCMA per program agreement
- All leases are Fair Market Value purchase option leases

2022 Extended Snow Lease

- Only available for funding in July, August, & September 2022
- Customer may choose to have a \$100 contact payment for July, August, & September with regular payments commencing in October (Rate factors will adjust up. Contact ZAXIS rep for details)
- The # of contact payments is the # of months the term is extended (i.e. if August and September contact payments, then +2 to the term)
- The # of annual hours stays the same

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LEASE PROGRAMS

COMPACT AND MID-SIZED LOADERS

INCLUDES ALL LOADER MODELS EXCEPT THE ZW370-6 AND ZW550-6

FMV Lease Rates (Subsidy HCMA) 250 Annual Hours

Term Months	24	30	36	42
Lease Factor	0.0118567	0.0114117	0.0112557	0.0123320
Residual	FMV	FMV	FMV	FMV

FMV Lease Rates (Subsidy HCMA) 500 Annual Hours

Term Months	24	30	36	42	48	60
Lease Factor	0.014710	0.013819	0.0135902	0.0130811	0.0122708	0.0116831
Residual	FMV	FMV	FMV	FMV	FMV	FMV

Snow Lease FMV Lease Rates (Subsidy HCMA) 250 Annual Hours 6 Months of Payments & 6 Months Off Effective Oct & Nov Only

Term Months	30	42
Lease Factor	0.019007	0.021560
Residual	FMV	FMV

Snow Lease FMV Lease Rates (Subsidy HCMA) 500 Annual Hours 6 Months of Payments & 6 Months Off Effective Oct & Nov Only

Term Months	30	42
Lease Factor	0.023021	0.022873
Residual	FMV	FMV

If commencing in October payments are Oct to March and if commencing in November payments are Nov to Apr

FMV Lease Rates (Subsidy HCMA) 1000 Annual Hours or Less

Term Months	24	36	48	60
Lease Factor	0.015479	0.014330	0.013854	0.013312
Residual	FMV	FMV	FMV	FMV

FMV Lease Rates (Subsidy HCMA) 2000 Annual Hours or Less

Term Months	24	36	48	60
Lease Factor	0.019711	0.015563	0.014382	0.013577
Residual	FMV	FMV	FMV	FMV

ZAXIS Finance

LEASE PROGRAMS

ELIGIBLE HEAVY-SIZED LOADERS INCLUDES - ZW370-6 AND ZW550-6

FMV Lease Rates (Subsidy HCMA) 250 Annual Hours

Term Months	24	30	36	42
Lease Factor	0.0118567	0.0099275	0.0100468	0.0119270
Residual	FMV	FMV	FMV	FMV

FMV Lease Rates (Subsidy HCMA) 500 Annual Hours

Term Months	24	30	36	42	48	60
Lease Factor	0.014710	0.013819	0.013590	0.013081	0.012271	0.011683
Residual	FMV	FMV	FMV	FMV	FMV	FMV

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FMV Lease Rates (Subsidy HCMA) 1000 Annual Hours or Less

Term Months	24	36	48	60
Lease Factor	0.020247	0.017290	0.015261	0.014237
Residual	FMV	FMV	FMV	FMV

FMV Lease Rates (Subsidy HCMA) 2000 Annual Hours or Less

Term Months	24	36	48	60
Lease Factor	0.022788	0.017536	0.015613	0.014502
Residual	FMV	FMV	FMV	FMV

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LEASE PROGRAMS

COMPACT AND MID-SIZED EXCAVATORS INCLUDE ALL EXCAVATOR MODELS EXCEPT THE ZX690LC-6, ZX890LC-6, AND EX MODELS

FMV Lease Rates (Subsidy HCMA) 250 Annual Hours

Term Months	24	30	36	42
Lease Factor	0.0139871	0.0138387	0.0129524	0.0136866
Residual	FMV	FMV	FMV	FMV

FMV Lease Rates (Subsidy HCMA) 500 Annual Hours

Term Months	24	30	36	42	48	60
Lease Factor	0.017449	0.016555	0.015912	0.015124	0.014093	0.014192
Residual	FMV	FMV	FMV	FMV	FMV	FMV

FMV Lease Rates (Subsidy HCMA) 1000 Annual Hours or Less

Term Months	24	36	48	60
Lease Factor	0.020911	0.018378	0.016380	0.015249
Residual	FMV	FMV	FMV	FMV

FMV Lease Rates (Subsidy HCMA) 2000 Annual Hours or Less

Term Months	24	36	48	60
Lease Factor	0.024758	0.018871	0.016732	0.015513
Residual	FMV	FMV	FMV	FMV

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LEASE PROGRAMS

ELIGIBLE HEAVY-SIZED EXCAVATORS INCLUDE - ZX690LC-6 AND ZX890LC-6

FMV Lease Rates (Subsidy HCMA) 250 Annual Hours

Term Months	24	30	36	42
Lease Factor	0.0151411	0.0162532	0.0156653	0.0153294
Residual	FMV	FMV	FMV	FMV

FMV Lease Rates (Subsidy HCMA) 500 Annual Hours

Term Months	24	30	36	42	48	60
Lease Factor	0.017449	0.016555	0.018378	0.017383	0.016732	0.015645
Residual	FMV	FMV	FMV	FMV	FMV	FMV

FMV Lease Rates (Subsidy HCMA) 1000 Annual Hours or Less

Term Months	24	36	48	60
Lease Factor	0.020911	0.019365	0.017435	0.016306
Residual	FMV	FMV	FMV	FMV

FMV Lease Rates (Subsidy HCMA) 2000 Annual Hours or Less

Term Months	24	36	48	60
Lease Factor	0.024758	0.019611	0.017611	0.016438
Residual	FMV	FMV	FMV	FMV

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**For Questions Contact: Al Steinhaus 214-934-8711
or Scott Enbom 415-451-4047**

E-mail New Applications or Questions to: dealerprogram@zaxisfinance.com