

ZAXIS Finance

HCMA CORPORATIONS RETAIL AND LEASE PROGRAM EFFECTIVE JANUARY 1, 2023

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.	6.99%	
24 Month Payment Factor	0.0447680	
36 mo.	6.99%	
36 Month Payment Factor	0.0308725	
48 mo.	6.99%	
48 Month Payment Factor	0.0239416	
60 mo.	6.99%	
60 Month Payment Factor	0.0197965	
72 mo.	7.20%	
72 Month Payment Factor	0.0171452	

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.	7.60%	
24 Month Payment Factor	0.045045	
36 mo.	7.60%	
36 Month Payment Factor	0.0311522	
48 mo.	7.85%	
48 Month Payment Factor	0.0243426	
60 mo.	7.85%	
60 Month Payment Factor	0.0202047	

ZAXIS Finance

HCMA CORPORATIONS RETAIL AND LEASE PROGRAM EFFECTIVE JANUARY 1, 2023

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%)
- Call to create a custom quote if you need to build in a subsidy to give your customer a specific rate to win a deal

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

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

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

ZAXIS Finance

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	0.0122127	0.0117538	0.0115926	0.0126528
Residual	FMV	FMV	FMV	FMV

FMV Lease Rates (Subsidy HCMA) 500 Annual Hours

Term Months	24	30	36	42	48	60
Lease Factor	0.015185	0.014278	0.0140367	0.0135240	0.0127127	0.0116526
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	0.019576	0.022118
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	0.023783	0.023644
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	0.015949	0.014768	0.014272	0.013721
Residual	FMV	FMV	FMV	FMV

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

Term Months	24	36	48	60
Lease Factor	0.020149	0.015988	0.014792	0.013980
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	0.0122127	0.0102793	0.0103934	0.0122515
Residual	FMV	FMV	FMV	FMV

FMV Lease Rates (Subsidy HCMA) 500 Annual Hours

Term Months	24	30	36	42	48	60
Lease Factor	0.015185	0.014278	0.014037	0.013524	0.012713	0.012112
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	0.019576	0.022118
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	0.023783	0.023644
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	0.020673	0.017695	0.015659	0.014628
Residual	FMV	FMV	FMV	FMV

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

Term Months	24	36	48	60
Lease Factor	0.023204	0.017939	0.016005	0.014888
Residual	FMV	FMV	FMV	FMV

ZAXIS Finance

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	0.0145058	0.0143448	0.0134543	0.0141713
Residual	FMV	FMV	FMV	FMV

FMV Lease Rates (Subsidy HCMA) 500 Annual Hours

Term Months	24	30	36	42	48	60
Lease Factor	0.017942	0.017036	0.016381	0.015590	0.014558	0.014637
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	0.021379	0.018820	0.016811	0.015674
Residual	FMV	FMV	FMV	FMV

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

Term Months	24	36	48	60
Lease Factor	0.025197	0.019308	0.017158	0.015934
Residual	FMV	FMV	FMV	FMV

ZAXIS Finance

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	0.0156514	0.0167370	0.0161372	0.0157928
Residual	FMV	FMV	FMV	FMV

FMV Lease Rates (Subsidy HCMA) 500 Annual Hours

Term Months	24	30	36	42	48	60
Lease Factor	0.017942	0.017036	0.018820	0.017820	0.017158	0.016063
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	0.021379	0.019796	0.017851	0.016712
Residual	FMV	FMV	FMV	FMV

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

Term Months	24	36	48	60
Lease Factor	0.025197	0.020040	0.018024	0.016841
Residual	FMV	FMV	FMV	FMV

ZAXIS Finance

HCMA CORPORATIONS RETAIL AND LEASE PROGRAM EFFECTIVE JANUARY 1, 2023

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%)
- Call to create a custom quote if you need to build in a subsidy to give your customer a specific rate to win a deal

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

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

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