

EQUIPMENT FINANCE

Retail Finance for Light Equipment Distributors

Subsidized Loans (No Dealer Participation)

Term	12 Months	24 Months	36 Months	48 Months	60 Months
Customer Rate	0.00%	1.99%	2.99%	3.99%	4.99%
Payment Factor	0.08333	0.04254	0.02908	0.02258	0.01887

Subsidized Loan Eligible Equipment

- Tamper (BT 50, BT 60, BT 65)
- Single Direction Vibratory Plates (BP 25/50, BVP 10/30, BVP 10/36, BVP 12/50 A, BVP 18/45)
- Walk-behind Roller (BW 55 E, BW 65)
- Single Drum Roller (BW 124, BW 145, BW 177, BW 211)
- Trench Roller (BMP 8500)
- Light Tandem Roller (BW 80, BW 90, BW 100, BW 120)
- Reversible Vibratory Plates (BPR 25/40, BPR 35/60, BPR 45/45, BPR 50/55 D, BPR 60/65, BPR 60/65 D, BPR 70/70 D)

Subsidized FMV Lease Rate Factors (No Dealer Participation)

Product Type	Hours	24 Months	36 Months	48 Months
Trench Roller (BMP 8500)	500 Hours	0.03233	0.02497	0.02119
Light Tandem Roller (LTR) (BW80/90/100/120)	500 Hours	0.02509	0.02013	0.01756
	800 Hours	0.02700	0.02134	0.01860

Eligible Equipment

Eligible products include new and rental fleet machines that have not been previously retailed. All eligible products must be purchased from a BOMAG authorized distributor and invoiced by BOMAG. All transactions are subject to credit review and approval by First Citizens Bank.

Terms and Conditions

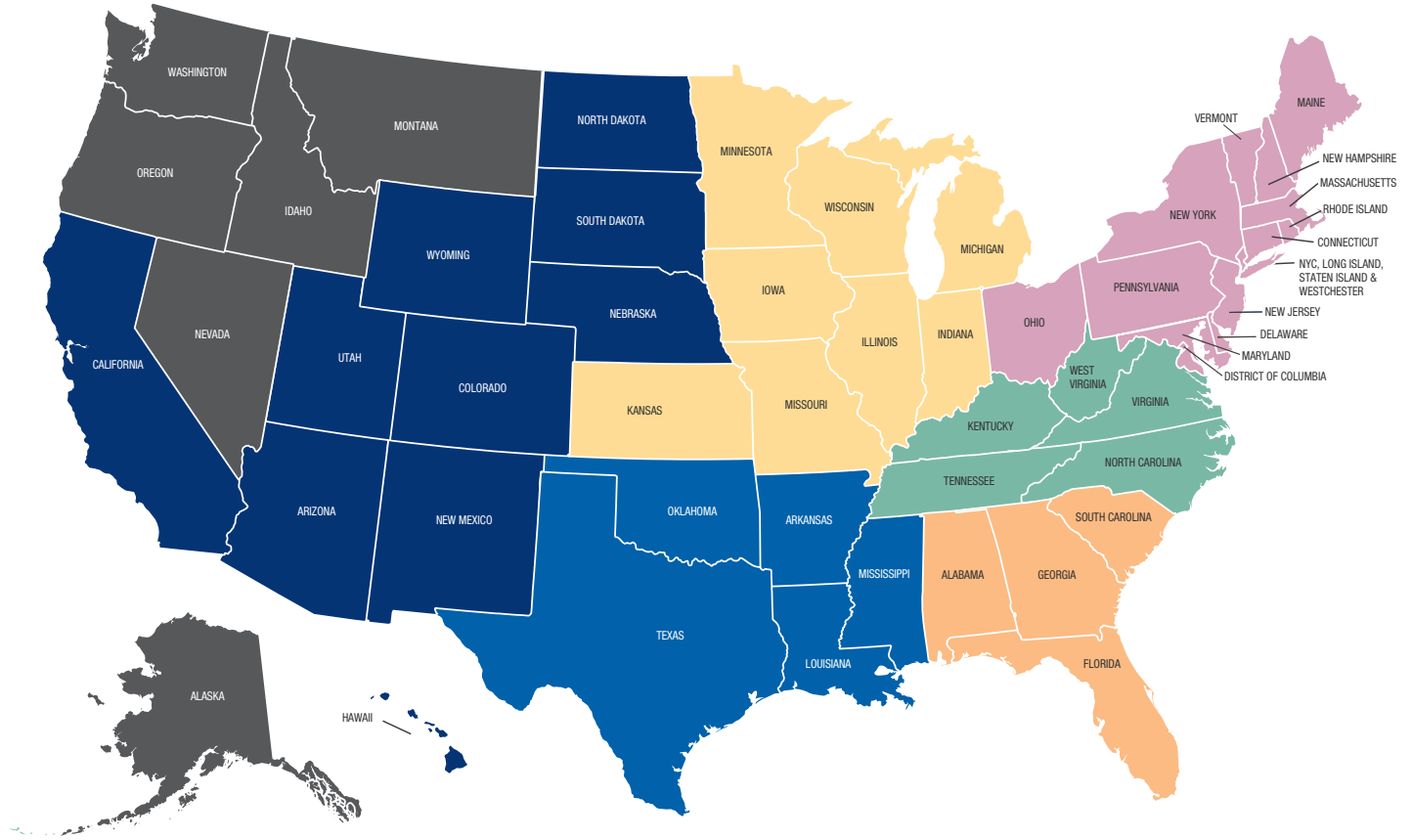
- Rates and factors valid for transactions approved by 1/31/2025 and funded by 2/28/2025.
- All transactions are subject to First Citizens Bank terms, conditions and credit approval.
- All transactions are subject to BOMAG program rules and restrictions and subsidy approval.
- Program rates and factors are subject to change without notice.
- Minimum transaction size of \$20,000. Please contact your First Citizens Bank representative for pricing on transactions <\$20,000.
- Maximum subsidy per loans and leases based on 120% of Dealer Net (tax and freight not eligible).
- FMV Lease Transactions
 - Factors assume Normal operating environment. Harsh conditions require special review/approval.
 - Standard First Citizens Bank Lease return provisions apply.
 - Overage charges apply and are calculated on a transactional basis.
 - Contact your First Citizens Bank representative for transactions >\$500,000.

Ready to learn more?

Contact your Regional Account Manager.

EQUIPMENT FINANCE

Regional Managers Territory Map



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