

# CNH Capital Loan & Lease Rates

Titanium AND Platinum		
RETAIL FIXED RATES		Program #110
Amount Financed	0 - 36 months	37 - 60 months
\$ 10,000 and greater	<b>10.40%</b>	<b>10.90%</b>
Platinum under \$10,000 is 12.90%		

Gold		
RETAIL FIXED RATES		Program #110
Amount Financed	0 - 36 months	37 - 60 months
\$ 50,000 and greater	12.15%	12.65%
\$ 10,000 to \$ 49,999	13.40%	13.90%
Under \$ 10,000	15.90%	15.90%

Silver		
RETAIL FIXED RATES		Program #110
Amount Financed	0 - 36 months	37 - 60 months
\$ 50,000 and greater	14.49%	14.99%
\$ 10,000 to \$ 49,999	16.49%	16.99%
Under \$ 10,000	18.99%	18.99%

Bronze		
RETAIL FIXED RATES		Program #110
Amount Financed	0 - 36 months	37 - 60 months
\$ 50,000 and greater	16.49%	16.99%
\$ 10,000 to \$ 49,999	18.49%	18.99%
Under \$ 10,000	20.99%	20.99%

RETAIL VARIABLE RATES - VARIABLE PAYMENT - Program #995 (pays standard Cash for Contracts)						Prime Rate = 3.25%
Amount Financed	Titanium	Platinum	Gold	Silver	Bronze	
\$ 50,000 and greater	<b>8.60%</b>	<b>9.10%</b>	10.10%	12.44%	14.44%	
\$ 10,000 to \$49,999		<b>10.10%</b>	11.35%	14.44%	16.44%	
* For amounts financed under \$10,000, add 2.00% to the appropriate Customer Qualified Rate option for \$10,000 to \$49,999 transactions (not applicable for Titanium rate).						

**SALES TIP: Variable rate financing offers lower rates and payments and is a structure sometimes preferred by customers who trade frequently.**

FINANCE LEASE RATES / CHARTS - Program #691 (pays standard Cash for Contracts)						
Amount Financed	Titanium		Platinum		Gold	
\$ 5,000 and greater	11.70%	143	12.20%	145	13.45%	150

Operating LEASE CHARTS - Program #157 (pays standard Cash for Contracts)			
Lease Term CE Usage	Titanium	Platinum	Gold
24 to 60 months	131	132	135

OTHER RATES						
Programs						
Municipal Lease	#987	7.50%				
Consumer Rate*	#988	Titanium	Platinum	Gold	Silver	Bronze
\$5,000 and greater		10.99%	11.99%	12.99%	16.99%	18.99%
\$4,999 and under		19.99%	19.99%	19.99%	19.99%	19.99%
Repair Note*	#299	15.99%				
*Also see our Revolving Account Promotional Programs						

Standard Cash for Contracts		
	Amount Financed	Cash
Add 25 bps to Program #110 rate and use Program #160	\$75,000 +	\$400
	\$25,000 to \$74,999	\$200
See Program for eligibility	\$5,000 to \$24,999	\$50

Enhanced Cash for Contracts		
	Amount Financed	Cash
Add 75 bps to Program #110 rate and use Program #897	\$100,000 +	\$1,000
	\$75,000 to \$99,999	\$800
	\$50,000 to \$74,999	\$500
	\$25,000 to \$49,999	\$300
See Program for eligibility	\$10,000 to \$24,999	\$100

**NOTES:**

- When quoting equipment for Ag usage please refer to the Ag Rate sheets.
- Add 1% for forestry equipment.
- A \$100 Administrative Fee, subject to statutory restrictions, applies to all contracts/leases for CE usage. Ag and Trailer usage fee is \$50.
- Standard terms and conditions apply. We reserve the right to cancel or change programs, rates or fees without notice.
- All programs subject to customer credit qualification. Not all customers qualify for these rates. All standard terms and conditions and Program Procedures apply. Programs and rates subject to change without notice. See Dealer Handbook for details.**
- We will honor rates and programs ONLY when:
  - 1 Credit applications are submitted to and approved by CNH Capital within the program period, and
  - 2 Contracts and leases are signed and dated by the customer within the program period, and
  - 3 Contracts and leases are received by CNH Capital within seven business days of customer signature.

**Go to [www.equipmentalley.com](http://www.equipmentalley.com) to list, sell or buy equipment.**

# Standard Operating Lease / Finance Lease

Minimum Lease Sales Price (LSP) (Capitalized Cost): \$10,000

Maximum Lease Sales Price (LSP):

**New Equipment** - 120% of Original Invoice less sales allowances/exchange discounts & rental payments, plus PDI & PPP premiums

**Used Equipment** - 120% of current Trade Value Premium

Maximum Residuals: **New Equipment** - % of Original Invoice including surcharge less freight, exchange discounts, PDI, PPP and rental payments

**Used Equipment** - % of LSP, Not to Exceed 110% of Trade Value Premium

**Security Deposit - Operating Lease Only:**

- \$ 500 for a lease sales price < \$25,000
- \$1,000 for a lease sales price > \$25,000

**Annual Hour Adjustments:** For every 400 Annual Hrs less than Published ADD 1PT to the Published Residual  
For every 100 Annual Hrs more than Published SUBTRACT 1PT from the Published Residual

**Residual Calculation**

Invoice	\$50,000
x Residual %	40%
Residual Amt	\$20,000

**New Case Skid Steer Loaders, Compact Wheel Loaders, Telehandlers, Compact Excavators, & 570MXT Loader**

Annual Hour Usage	24 Mo.		36 Mo.		48 Mo.		60 Mo.	
	Operating	Finance	Operating	Finance	Operating	Finance	Operating	Finance
600	56%	42%	51%	38%	45%	34%	40%	30%
1200	55%	41%	50%	38%	44%	33%	39%	29%

Skid Steers: \$13 (CN \$13)      Compact Wheel Loaders: \$10 (CN \$10)      Telehandlers \$14 (CN \$14)  
Compact Excavators: \$18 (CN \$18)      570MXT Tractor Loader: \$9 (CN \$9)

**New Case Compact Track Loaders**

Annual Hour Usage	24 Mo.		36 Mo.		48 Mo.		60 Mo.	
	Operating	Finance	Operating	Finance	Operating	Finance	Operating	Finance
600	51%	38%	45%	34%	40%	30%	34%	26%
1200	50%	38%	44%	33%	39%	29%	33%	25%

Excess Usage Charge Per Hour      Trac Loaders: \$16 (CN \$16)

**New Case Backhoes, Tractor Loaders, and Forklifts**

Annual Hour Usage	24 Mo.		36 Mo.		48 Mo.		60 Mo.	
	Operating	Finance	Operating	Finance	Operating	Finance	Operating	Finance
600	62%	47%	56%	42%	51%	38%	45%	34%
1200	61%	46%	55%	41%	50%	38%	44%	33%

Excess Usage Charge Per Hour      Backhoes: \$14 (CN \$14)      Forklifts: \$10 (CN \$10)

**New Case 521 - 921E Wheel Loaders**

Annual Hour Usage	24 Mo.		36 Mo.		48 Mo.		60 Mo.	
	Operating	Finance	Operating	Finance	Operating	Finance	Operating	Finance
1000	59%	44%	54%	41%	48%	36%	43%	32%
2000	57%	43%	52%	39%	46%	35%	41%	31%

Excess Usage Charge Per Hour      Wheel Loaders -- 521/ 621 \$19 (CN \$19), 721 \$22 (CN \$22), 821/ 921 \$46 (CN \$46)

**New Case 550 - 850K Crawlers and Motor Graders**

Annual Hour Usage	24 Mo.		36 Mo.		48 Mo.		60 Mo.	
	Operating	Finance	Operating	Finance	Operating	Finance	Operating	Finance
1000	57%	43%	52%	39%	46%	35%	41%	31%
2000	55%	41%	50%	38%	44%	33%	39%	29%

Excess Usage Charge Per Hour      Crawlers -- 550 - 850K \$21 (CN \$21),      Motor Graders -- \$28 (CN \$28)

**New Case CX75 - CX240 Excavators, 1221E Wheel Loader, and 1150K Crawler Dozer**

Annual Hour Usage	24 Mo.		36 Mo.		48 Mo.		60 Mo.	
	Operating	Finance	Operating	Finance	Operating	Finance	Operating	Finance
1000	56%	42%	49%	37%	43%	32%	36%	27%
2000	54%	41%	47%	35%	41%	31%	34%	26%

Excess Usage Charge Per Hour      CX75-CX225 \$27 (CN \$27), CX240 \$33 (CN \$33),  
1221E Wheel Loader: \$56 (CN \$56)      1150K \$24 (CN \$24)

**New Case CX290 - CX460 Excavators and Compaction Equipment**

Annual Hour Usage	24 Mo.		36 Mo.		48 Mo.		60 Mo.	
	Operating	Finance	Operating	Finance	Operating	Finance	Operating	Finance
1000	52%	39%	45%	34%	38%	29%	32%	24%
2000	50%	38%	43%	32%	36%	27%	30%	23%

Excess Usage Charge Per Hour      CX290 - CX330 \$45 (CN \$45), CX460 \$61 (CN \$61)  
Compaction: DV201 - DV204 \$10 (CN \$10), SV208 - SV216 \$19 (CN \$19)

**New Case Articulated Trucks and 1650 - 1850K Crawlers**

Annual Hour Usage	24 Mo.		36 Mo.		48 Mo.		60 Mo.	
	Operating	Finance	Operating	Finance	Operating	Finance	Operating	Finance
1000	52%	39%	46%	35%	35%	26%	30%	23%
2000	50%	38%	44%	33%	33%	25%	28%	21%

Excess Usage Charge Per Hour      Articulated Trucks: 327/330 \$40 (CN \$40), 335/340 \$49 (CN \$49)  
1650 and 1850K Crawlers: \$37 (CN \$37)

**Used Case CE Equipment - Qualified 2005 to 2007 Models - % of LSP, Not to Exceed 110% of TVP**

Annual Hour Usage	24 Mo.		36 Mo.		48 Mo.		60 Mo.	
	Operating	Finance	Operating	Finance	Operating	Finance	Operating	Finance
Heavy Equipment: 2000	35%	26%	29%	22%	23%	17%	18%	14%
Light Equipment: 1200	35%	29%	29%	22%	23%	17%	18%	14%

Units must be within the manufacturer year with less than 100 hrs.

2008 New Units with less than 100 hrs: Deduct 3% pts from published residual.

2004-2007 Used Model Year: Must have less than 2000 current hours at lease inception and age of equipment cannot exceed 10 yrs upon lease termination. A signed, completed condition report is required.

\*Please contact our Leasing Resource at 1-866-330-2869 for residual on 2006 or previous model Articulated Trucks.

**Excess Residual Guaranty - (Operating Lease)** Subject to approval, dealers have the ability to guaranty an excess Residual of up to 10 percentage points above the Residual % shown.

**Minimum Residual Value - (Operating Lease)** Minimum Residual Value is 18%.

**Attachments (including allied)** can be included at up to the machine maximum residual as long as the total attachments equal 15% or less of the total dealer invoice price. If total attachments equal more than 15% of the total dealer invoice price they can be included with a maximum residual of 15% of their invoice price.

**Municipal Lease - Maximum Residual Value** is \$1 for tax exempt municipal finance leases.

For assistance contact our Leasing Resource at 1-866-330-2869, or call your CNH Capital FSM / ASM.

# Physical Damage Insurance (PDI)

## Offered by:

### CNH Capital Insurance Agency, Inc.

#### U.S. RATES ONLY -- Effective 04/01/07

#### IMPORTANT NOTES REGARDING PDI:

- Rates are based on the state in which the dealership is located.
- Rates are based on usage.
  - Construction equipment used in Agricultural applications get the AG rate.
  - Agricultural equipment used in Construction applications get the CE rate.
- Combines & Headers (4 years old and newer) qualify for the "NEW" rates.

#### Premium Calculation:

<b>Selling Price of Equipment</b> <small>(not including sales tax)</small>	<b>X</b>	<b>Monthly Rate</b>	<b>X</b>	<b>Number of Months</b>	<b>=</b>	<b>Premium</b>
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### Agricultural Equipment

Group 1: IA, IL, IN, KS, MI, MN, MO, MT, ND, NE, OH, PA, SD, WI & WY	Deductible \$200	Deductible \$500	Deductible \$1,000	Deductible \$2,500	Deductible \$5,000
<b>Agricultural / Consumer / Hay &amp; Forage</b> (excl Harvesting Equipment, Tractors 60 HP (engine) and less)	---	0.000475	0.000375	---	---
<b>Tractors - 60 HP (engine) and less</b>	0.00055	0.000475	0.000375	---	---
<b>Harvesting Equipment</b>					
- Combines, Headers					
New	---	---	0.00066	0.0006	0.00054
Used	---	---	0.00117	0.00105	0.00095
- Cotton Strippers	---	---	0.0012	0.0011	0.00099
- Cotton Pickers	---	---			
New	---	---	0.00206	0.00187	0.00168
Used	---	---	0.0031	0.00275	0.0025
- Combine Custom Harvesters, Operators, and Cutters	---	---	---	0.0015	0.00135
<b>Trailers</b>	---	0.0006	0.00054	---	---
<b>All-Terrain Vehicles &amp; Utility Vehicles (Used in agricultural applications)</b>	---	0.0027	0.0025	---	---
Group 2: All states except Group 1	Deductible \$200	Deductible \$500	Deductible \$1,000	Deductible \$2,500	Deductible \$5,000
<b>Agricultural / Consumer / Hay &amp; Forage</b> (excl Harvesting Equipment, Tractors 60 HP (engine) and less)	---	0.0006	0.00045	---	---
<b>Tractors - 60 HP (engine) and less</b>	0.00066	0.0006	0.00045	---	---
<b>Harvesting Equipment</b>					
- Combines, Headers					
New	---	---	0.0012	0.0011	0.00099
Used	---	---	0.0017	0.0015	0.00135
- Cotton Pickers and Strippers	---	---	0.0022	0.002	0.0018
- Combine Custom Harvesters, Operators, and Cutters	---	---	---	0.0015	0.00135
<b>Trailers</b>	---	0.0006	0.00054	---	---
<b>All-Terrain Vehicles &amp; Utility Vehicles (Used in agricultural applications)</b>	---	0.0027	0.0025	---	---

### Construction Equipment

Group 1	Deductible \$200	Deductible \$500	Deductible \$1,000	Deductible \$2,500	Deductible \$5,000
AK, AR, AZ, CO, DC, DE, HI, IA, ID, IL, IN, KS, KY, MA, MN, MT, ND, NE, NM, NV, OH, RI, SD, VA, VT, WA, WI, WV, WY (All Equipment)	---	0.00079	0.00072	---	0.00065
Group 2					
CA, CT, MD, ME, MI, MO, NH, NJ, NY, OR, PA, TN, UT (All Equipment)	---	0.00102	0.00093	---	0.00083
Group 3					
AL, FL, GA, LA, MS, NC, OK, SC, TX (All Equipment --- except Skid Steers)	---	0.00135	0.00122	---	0.0011
<b>Skid Steers (Group 3 only)</b>	---	0.00162	0.00149	---	0.00134
ALL CE GROUPS					
<b>Tractors - 60 HP (engine) and less</b>	0.00066	---	---	---	---
<b>Trailers</b>	---	0.0006	0.00054	---	---
<b>All-Terrain Vehicles &amp; Utility Vehicles (Used in construction applications)</b>	---	0.0027	0.0025	---	---

Claims should be reported to: TEC Appraisers Inc (800-567-9411)  
Insurance coverage provided by Fireman's Fund Insurance

This literature is descriptive only. The precise protection afforded is subject to the terms, conditions and exclusions of the contract as issued. Program participation is subject to customer credit qualification and/or other underwriting requirements. Programs may be changed or cancelled without notice. All insurance products offered through CNH Capital Insurance Agency, Inc. are underwritten by licensed insurance companies. Capitalized terms used in this literature, unless defined herein, have the meanings assigned to them in the contract as issued.

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## Physical Damage Insurance (PDI)

(Available in the U.S. only)

### Eligible Equipment

#### **Agricultural and Construction Equipment (New & Used)**

*(Prior approval is required for any unit with a selling price greater than \$400,000)*

- All Terrain Vehicles & Utility Vehicles *(only if used in Agricultural applications)*
- Articulated Dump Trucks
- Attachments (Hammers, Breakers, Augers, Diggers) when insured with eligible Major Units
- Combines/Headers
- Compaction Equipment
- Cotton Pickers/Strippers
- Crop Production Equipment (Planters, Sprayers, Floaters, Manure Spreaders)
- Cultivators
- Dozers
- Excavators *(Selling Price per unit must be under \$250,000)*
- Forklifts, Rough Terrain
- Graders
- Harvesters, Grape / Sugar Cane
- Hay & Forage Equipment (Balers, Windrowers)
- Horizontal Directional Drills (HDD)
- Land Levelers/Scrapers
- Loader Backhoe
- Mowers, Commercial
- Planting & Tilling Equipment
- Power Units / Generators
- Self-Contained Cranes *(Selling Price per unit must be under \$250,000)*
- Skid Steer Loaders
- Telescopic Handlers
- Tractor Loaders
- Tractors
- Trailers (Livestock & Utility)
- Trenchers
- Tub Grinders – AG Use only (attachment type)
- Chipper (non-forestry)
- Wheel Loaders
- Drum Rollers

The above listing contains the most commonly insured equipment.

Please contact CNH Capital Insurance at 866-559-6814 with any questions regarding eligible equipment not listed above.

#### **The Following Equipment is Not Eligible for ATN-PDI Coverage**

- Forestry/Logging Equipment or any equipment used in a forestry/logging application
- Irrigation Equipment
- Trucks, Truck Trailers, Flatbeds or any units licensed for road use
- Snowmobiles
- Combines used by custom harvesters, operators & cutters are not eligible for ATN-PDI.

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