EQUIPMENT FINANCING PROPOSAL

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Amount to Finance: $ 100,000.00

No Payment Delay		90-Day Delay		180-Day Delay	
72 Months:	$ 1,693.00	72 Months:	$ 1,773.00	72 Months:	$ 1,870.00
60 Months:	$ 1,969.00	60 Months:	$ 2,079.00	60 Months:	$ 2,214.00
48 Months:	$ 2,384.00	48 Months:	$ 2,550.00	48 Months:	$ 2,757.00
36 Months:	$ 3,077.00	36 Months:	$ 3,367.00	36 Months:	$ 3,736.00

PAYMENTS ARE ESTIMATED. SUBJECT TO CREDIT APPROVAL/QUALIFICATION. TERMS AND CONDITIONS MAY APPLY. **RATES EFFECTIVE AS OF 06/15/2026. SUBJECT TO CHANGE WITHOUT NOTICE.** APPLICABLE TAX, SHIPPING, INSURANCE, AND CLOSING COSTS MAY APPLY. ALL THIRD PARTY EQUIPMENT, PRODUCTS, AND/OR THE RELATED SERVICES AVAILABLE THROUGH THIS FINANCING OFFER ARE THE RESPONSIBILITY OF THE THIRD PARTY. STEARNS BANK N.A., OR ITS AFFILIATES, MAY PROVIDE FINANCING AND RELATED LOAN SERVICING. MEMBER FDIC. EQUAL HOUSING LENDER.

Section 179 Estimated Savings

Section 179 is an easy-to-use tax incentive that helps your business keep more capital. This estimate presents a potential tax scenario based on assumptions that may not apply to your business.

Stearns Bank does not offer tax advice. Please consult your tax advisor to determine the tax implications of acquiring equipment for your business. Visit irs.gov for details.

Estimated Tax Rate (%):	50
Equipment Cost (up to $1M):	$ 100,000.00
Possible Section 179 Savings:	$ 50,000.00
Net Equipment Cost:	$ 50,000.00

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APPLY FOR EQUIPMENT FINANCING

STEARNS BANK
EQUIPMENT FINANCE
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