

**HYSTER CAPITAL**

A Division of NMHG Financial Services, Inc.

STANDARD RATE CARD**Payments in Advance**

Effective July 1, 2011 thru July 31, 2011

Full Payout (Lease with \$1 Purchase Option or Loan & Security Agreement)**One Monthly Payment in Advance**

		FINANCE TERM (Months)					
		<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	<u>72</u>
All New & Used Hyster Equipment	Rate	5.40%	5.40%	5.40%	5.40%	5.40%	5.90%
All New Non Hyster Equipment over \$10K		.08541	.04385	.03002	.02311	.01897	.01644
		<u>12</u>	<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>	
All Non Hyster Equipment Under \$10K	Rate	10.05%	10.05%	10.05%	10.05%	10.05%	
		.08721	.04578	.03202	.02518	.02109	

Used Equipment: Terms up to 48 months for transactions over \$10,000; Term may be reduced based on age of equipment or credit. Down payment may be required.

True Lease (Fair Market Value P.O.)**New Equipment Only****One Monthly Payment in Advance**

		FINANCE TERM (Months)			
		<u>24</u>	<u>36</u>	<u>48</u>	<u>60</u>
		<u>4,000</u>	<u>6,000</u>	<u>8,000</u>	<u>10,000</u>
		<u>Hours</u>	<u>Hours</u>	<u>Hours</u>	<u>Hours</u>
Class I (under 8,000 lbs.) - *extra batteries & chargers quoted separately	Maximum Total Hours				
	Payment Factor:	.02951	.02207	.01774	.01528
Class I (8,000 lbs - 12,000 lbs.) - *extra batteries & chargers quoted separately	Purchase Option	FMV	FMV	FMV	FMV
	Payment Factor:	.03382	.02460	.01996	.01714
Class I (no battery & charger)	Purchase Option	FMV	FMV	FMV	FMV
	Payment Factor:	.04010	.02765	.02143	.01771
Class II - *extra batteries & chargers quoted separately	Purchase Option	FMV	FMV	FMV	FMV
	Payment Factor:	.03226	.02333	.01959	.01685
Class III (Walkies) - *extra batteries & chargers quoted separately	Purchase Option	FMV	FMV	FMV	FMV
	Payment Factor:	.03814	.02638	.02328	.01915
Class III (Stackers) - *extra batteries & chargers quoted separately	Purchase Option	FMV	FMV	FMV	FMV
	Payment Factor:	.03422	.02511	.02051	.01771
Class IV (under 8,000 lbs.) and Class V (15,500 lbs and under)	Purchase Option	FMV	FMV	FMV	FMV
	Payment Factor:	.02637	.02004	.01700	.01528
Class IV (8,000 lbs. & over)	Purchase Option	FMV	FMV	FMV	FMV
	Payment Factor:	.02951	.02207	.01829	.01599
*Extra Batteries	Purchase Option	FMV	FMV	FMV	FMV
	Payment Factor:	.02951	.02207	.01866	.01700
*Extra Chargers	Purchase Option	FMV	FMV	FMV	FMV
	Payment Factor:	.02951	.02207	.01866	.01700
Attachments (with truck only)	Purchase Option	FMV	FMV	FMV	FMV
	Payment Factor:	.04206	.02892	.02236	.01843
Sold Alone Attachments - Full Payout only		FMV	FMV	FMV	FMV

TERMS AND CONDITIONS

Rate Participation is not allowed on any transactions with special pricing (SC). Rate participation is allowed for transactions without an SC. This is subject to audit.

****Electric truck factors include 1 battery and 1 charger. Extra batteries and chargers must be quoted separately using B & C designated factors.**

* 2,000 Annual Operating Hours Maximum

* Normal/Clean Application including but not limited to light manufacturing, general warehousing, pharmaceutical manufacturing, and finished wood. Heavy duty, cooler/refrigerated, freezer, and severe applications must be quoted by your Financial Coordinator (see below for more details).

* One Monthly Payment in Advance

* All Engine Types

***3 Stage Upright ONLY**

***Quotes based on competitive sell prices**

*For deals that do not meet these specifications please call for a custom quote at 1 (877) 497-8227 and ask for your Hyster Capital Financial Coordinator.

* Please call Hyster Capital for all Stated Purchase Option Quotes.

Hyster Capital Contact Information
Toll Free: (877) HYSTCAP (497-8227)

Tina Goodwin: Director Financial Services (252) 931-5536
 Darrin Briley: Supervisor Financial Services (252) 931-5564
 Joe Tomkiewicz: Financial Coordinator (252) 931-5570
 Jimmy Wood: Financial Coordinator (252) 931-5176
 Mark Hall: Regional Finance Manager (252) 864-8184
 Nic Gaines: Regional Finance Manager (252) 931-5147
 Craig Buck: Regional Finance Manager (252) 864-1918
 Susan Myrick: Regional Finance Manager (480) 275-8783
 Russell Brown: Regional Finance Manager NA (252) 931-5884
 Kelly Smith: Director Remarketing & Inventory Management (252) 931-7895
 Nathan Morgan: Remarketing Manager Lease Returns (252) 931-5680
 Maurice Harrell: Remarketing Manager Sales (252) 931-5157

Heavy Duty Applications - Agricultural, automotive, bottling, building supply, concrete/brick yard, lumber, mining, plastics, railroading, rough terrain, sand, stevedoring, stone, glass, clay, textile, wet or humid environments.

Cooler/Refrigerated Applications - Defined as temperatures above 32 degrees F (in or outside) or units operating 100% of the time in a cooler.

Freezer Applications - Temperature below 32 degrees F. Units used 100% of the time in a Freezer.

Severe Applications - In & out of a freezer application, abrasive manufacturing, acid, alkali, brine and pickling, chemical plants, corrosives, excessive heat, fertilizer plants, forging, foundries, heavy manufacturing, high dust and lint environments, metal working, metal shavings, rubber, poultry processing, fish processing, refractory, salt water environments, steel mills, tanneries and hides, recycling.

All transactions are subject to credit approval by Hyster Capital and subsequent execution of all required documentation. Rates will be protected for delivery up to 60 days from date of credit approval. A one time documentation fee of \$195 will apply to all new Lease Agreements. Interim rent is applicable for all Tax Lease transactions. Verification of physical damage and liability insurance is required prior to funding. Published rates and payment factors are subject to change without prior notice.

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STANDARD RATE CARD

Payments in Arrears

Effective July 1, 2011 thru July 31, 2011

Full Payout (Lease with \$1 Purchase Option or Loan & Security Agreement)**Payments in Arrears**

		FINANCE TERM (Months)					
		12	24	36	48	60	72
All New & Used Hyster Equipment	Rate	5.40%	5.40%	5.40%	5.40%	5.40%	5.90%
All New Non Hyster Equipment over \$10K		.08579	.04405	.03015	.02321	.01906	.01653
		12	24	36	48	60	
All Non Hyster Equipment Under \$10K	Rate	10.05%	10.05%	10.05%	10.05%	10.05%	
		.08794	.04617	.03229	.02539	.02127	

Used Equipment: Terms up to 48 months for transactions over \$10,000; Term may be reduced based on age of equipment or credit. Down payment may be required.

True Lease (Fair Market Value P.O.)**New Equipment Only****Payments in Arrears**

		FINANCE TERM (Months)			
		24	36	48	60
		4,000 Hours	6,000 Hours	8,000 Hours	10,000 Hours
Class I (under 8,000 lbs.) - *extra batteries & chargers quoted separately	Payment Factor:	.02965	.02217	.01783	.01535
	Purchase Option	FMV	FMV	FMV	FMV
Class I (8,000 lbs - 12,000 lbs.) - *extra batteries & chargers quoted separately	Payment Factor:	.03399	.02472	.02005	.01722
	Purchase Option	FMV	FMV	FMV	FMV
Class I (no battery & charger)	Payment Factor:	.04029	.02778	.02154	.01780
	Purchase Option	FMV	FMV	FMV	FMV
Class II - *extra batteries & chargers quoted separately	Payment Factor:	.03241	.02345	.01968	.01693
	Purchase Option	FMV	FMV	FMV	FMV
Class III (Walkies) - *extra batteries & chargers quoted separately	Payment Factor:	.03832	.02651	.02339	.01924
	Purchase Option	FMV	FMV	FMV	FMV
Class III (Stackers) - *extra batteries & chargers quoted separately	Payment Factor:	.03438	.02523	.02061	.01780
	Purchase Option	FMV	FMV	FMV	FMV
Class IV (under 8,000 lbs.) and Class V (15,500 lbs and under)	Payment Factor:	.02650	.02013	.01708	.01535
	Purchase Option	FMV	FMV	FMV	FMV
Class IV (8,000 lbs. & over)	Payment Factor:	.02965	.02217	.01838	.01607
	Purchase Option	FMV	FMV	FMV	FMV
*Extra Batteries	Payment Factor:	.02965	.02217	.01875	.01708
	Purchase Option	FMV	FMV	FMV	FMV
*Extra Chargers	Payment Factor:	.02965	.02217	.01875	.01708
	Purchase Option	FMV	FMV	FMV	FMV
Attachments (with truck only)	Payment Factor:	.04226	.02906	.02247	.01852
	Purchase Option	FMV	FMV	FMV	FMV

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