

**OEMA**

**Finance Bid - Front Load Truck (\$163,470.00)**

**Opening 11/12/2024 @ 11:00 AM**

	<b>3 Years (36 Months)</b>	<b>5 Years (60 Months)</b>	<b>7 Years (84 Months)</b>	<b>10 Years (120 Months)</b>
<b>Patrons Bank (\$295 Doc Fee &amp; \$26 UCC Filing Fee)</b>				
Rate:	7.75% APR	7.75% APR		
Payment:	5,115.23	3,302.70		
Total Cash Outlay:	\$184,148.23	\$198,161.95		

**F&M Bank**

Rate:	5.250%	5.510%	5.850%	6.270%
Payment:	4,917.71	3,123.22	2,376.32	1,837.10
Total Cash Outlay:	\$177,037.56	\$187,393.20	\$199,610.88	\$220,452.00

**RCB Bank (plus doc fee \$295, Lien fee \$21)**

Rate:	6.825%	6.950%		
	6.908% APR	7.042% APR		
Payment:	5,055.15	3,249.62		
Total Cash Outlay:	\$181,985.40	\$194,977.20		

**Intrust Bank (plus fees, estimated less than \$100)**

Rate:	7.250%	7.350%	7.450%	
Payment:	5,066.19	3,263.96	2,503.32	
Total Cash Outlay:	\$182,382.84	\$195,837.60	\$210,278.88	