

Keystone Lending Alliance
Powersport Dealer Retention Rate Sheet
NW PA 1/1/2025



2025 - 2021 Cat. I		Tiers	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5/FTB	
Touring, Cruiser	Amt. Fin.	Term	725+	724-700	699-670	669-640	639-625	
*May waive insurance requirement for .50% retention rate increase	\$3,500 - \$4,999	Up to 36	7.79	8.29	8.99	10.99	13.99	
		48	7.99	8.49	9.19	11.19	14.19	
Insur. Required. >\$5K	\$5,000 - \$7,499	Up to 36	7.59	8.09	8.79	10.79	13.49	
		48	7.79	8.29	8.99	10.99	13.69	
		60	7.99	8.49	9.19	11.19	13.89	
	\$7,500 - \$9,999	Up to 48	7.49	7.99	8.69	10.69	13.19	
		60	7.79	8.29	8.99	10.99	13.49	
		66	8.09	8.59	9.29	11.29	13.79	
	\$10,000 - \$15,000	Up to 48	6.99	7.49	8.19	10.19	12.39	
		60	7.19	7.69	8.39	10.39	12.59	
		66	7.39	7.89	8.59	10.59	12.79	
		72	7.59	8.09	8.79	10.79	12.99	
	\$15,000+	Up to 48	6.59	7.09	7.79	9.79	11.79	
		60	6.79	7.29	7.99	9.99	11.99	
		66	6.99	7.49	8.19	10.19	12.19	
		72	7.29	7.79	8.49	10.49	12.49	
	Used (2020- 2018)			Add .50% to New Rates				
	Used (2017 - 2016)			Add 1.0% to New Rates				
Used (2015 or Older)			Add 2.0% to New Rates					
Discounts: Equity < 90% LTV = .10%; Harley Davidson, Indian = .25%								
Category I - Touring, Cruiser - Max. Miles 69,999								
*Category II - IV: Rate adds do not apply to current CU Members. NY, OH Residents are not eligible								
Category II - ATV, Motocross, Scooter, and Dual					Add .50%	Max. Miles 49,999		
Category III - Snowmobile, Personal Watercraft*					Add 1.0%	Max. Miles 49,999		
Category IV - Sport Bike					Add 2.0%			

Program Guidelines

Max. Advances		LTV% Based on MSRP or NADA Retail Value				
Front-End (line 3)		115%	110%	105%	100%	95%
Including TTL, Warranty, GAP, Credit Life/Disab.		125%	120%	115%	110%	100%
Warranty/Service Contract		The greater of \$1200 or 10% of MSRP/NADA Retail Value				
Bolt-on accessories	Cat. I	Up to 25% of MSRP/NADA Retail		Up to 20%		Up to 15%
	Cat. II, III, IV	Up to 20% of MSRP/NADA Retail		Up to 15%		Up to \$10%
Guaranteed Asset Protection		Up to \$600			Up to \$400	
Flat Fee / Dealer Participation		Contracts written at retention rate will pay 1% of amount financed <u>plus</u> *				
*Min. Term for Flat Fee / Participation is 36 months.		add .50% to retention rate: 1.5% of amount financed <u>plus</u>				
		add 1.0% to retention rate: 2.0% of amount financed <u>plus</u>				
**Max. Rate Mark-up on "Current Credit Union Members" is 1.0%		add 1.5% to retention rate: 2.5% of amount financed (min. \$5,000) <u>plus</u>				
		add 2.0% to retention rate: 3.0% of amount financed (min. \$7,500) <u>plus</u>				
Dealer Bonus Payouts		<u>plus</u> \$10 (\$3,500-\$5,000; \$25 (\$5,000-\$7,499); \$35 (\$7,500-\$9,999) Min. 48mo. Term				
		<u>plus</u> \$50 (\$10,000-\$12,499); \$75 (\$12,500,\$14,999); \$100 (\$15,000+) Min. 48mo. Term				