



Keystone Lending Alliance, LLC
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Base Retention Rates (All Markets) – Effective 10/01/2025

*Tier 1 - Tier 3 Base rates for 3% Flat Fee; Rates may be by market, risk discounts, or risk adds	Dealer Retention Model Year	Tiers/ Max. Term	Tier 1 725+	Tier 2 724-700	Tier 3 699-670	Tier 4-6 (669 - 600) KLA Advantage Program See Callback for Flat Fee
	NEW & USED 2026 - 2024	60/63	6.09	6.29	6.79	7.49 - 18.00
		66	6.19	6.39	6.89	
		72	6.39	6.59	7.09	
		75	6.49	6.69	7.19	
		78	6.79	7.09	7.89	
		84	7.09	7.49	8.39	
	Used 2023 - 2022	60/63	6.19	6.39	6.89	7.89 - 18.00
		66	6.39	6.59	7.09	
		72	6.59	6.79	7.39	
		75	6.69	6.89	7.59	
		78	6.99	7.39		
	2021 - 2020	60	6.49	6.69	7.19	8.39 - 18.00
		66	6.69	6.89	7.39	
		72	6.99	7.29	7.89	
	2019 - 2018	60	6.99	7.29	7.79	9.09 - 18.00
		66	7.19	7.49	8.09	
	2017	48	7.49	7.79	8.49	9.89 - 18.00
		60	7.59	7.99	8.79	

KLA Lending Area (Counties): Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Butler, Cambria, Centre, Clarion, Clearfield, Crawford, Cumberland, Dauphin, Erie, Fayette, Forest, Greene, Huntington, Indiana, Jefferson, Lancaster, Lawrence, Lebanon, Mercer, Perry, Somerset, Venango, Washington, Westmoreland

*Rates may vary by market, amount financed, advance, loan to value, high payment or debts, odometer, first-time buyers, or bankruptcy.

Program Highlights (see underwriting guidelines for details)

Loan Parameters: Minimum Loan Amount \$7,500; Maximum Contract Rate is 18%; Eligible Terms 24-84 months.

Minimum FICO Auto Score Guideline 625

Maximum Terms may be adjusted up or down based on vehicle miles (max. miles 90,000)

Min. invoice or NADA Clean Trade Value for 66mo. = \$10,000; 72mo. = \$12,500; 75mo. = \$15,000; 78mo. = \$22,500; 84mo. = \$27,500

Maximum Advances Tiers 1-3 up to 135% Incl. TTL + Backend Adds; Tier 4 up to 125%; Tier 5 up to 115%; Tier 6 up to 105%

Total back end adds not to exceed 20% of MSRP/NADA Clean Retail up to cap of \$6,500; 25% / \$7,500 with KLA Service Contract/GAP.

Service Contract Limit *\$4,000 (4WD/AWD \$5,000) or 10% of MSRP/NADA Clean Retail, whichever is greater, excluding tax up to \$6,000

*min. 2 year/24,000 mi. VSC; min. 3 year/36,000 mi. for VSC >\$3,000; min. 4 year/48,000 mi. >\$4,000; min 5 yr/60,000 mi. >\$5,000

GAP Limit \$1,100 (non-members); \$950 (current CU members)

Maximum Insurance Deductible is \$500 on Comprehensive and Collision Insurance (higher with approval).

Maximum to First Payment is 45 days.

Discounts Available from stated rates based on the following: Current KLA Credit Union Member, Equity, Preferred Make, System Approvals, Flex Competitor Match, and Reduced Flat Fees up to permissible cap.

Digital Funding: Secure Email Funding \$5.00; eContracting \$8.50

Returned Contract Fee \$50; **Processing Fee for Returned Contracts that are Funded** \$25

Electronic Lien and Loss Payee (See Financial Institution Number and Insurance Loss Payee Address on Funding Package Checklist)

Dealer Flat Fees defined on callback (Most buy rates will pay 3% Flat Fee; Current Member buy rates will pay 2% Flat Fee; Some may pay less)

Flat Fees will be paid on ALL contracts written at a bonus flat fee rate disclosed on KLA approval up to the following limits* **:

4.25%+ Flat Rate up to \$2,500; 4.0% Flat Rates up to \$2,375; 3.75% Flat Rate up to \$2,250; 3.50% Flat Rates up to \$2,125; 3.25% Flat Rate up to \$2,000; 3.00% Flat Rate up to \$1,850; 2.75% Flat Rate up to \$1,750; 2.50% Flat Rate up to \$1,650; 2.25% Flat Rate up to \$1,550; 2.00% Flat Rate up to \$1,450; 1.75% Flat Rate up to \$1,250; 1.50% Flat Rate up to \$1,000; 1.25% Flat Rate up to \$900; \$1.00% Flat Rate up to \$800.

***Flat Fees may be limited based on terms max mark-up **Tier 4 – 6 may be limited to buy rate and pays 2% Flat unless Bonus Flats are listed on callback**

Maximum Dealer Adjustment to Base Rate is 1%

Maximum Rate Mark-ups: 36-72mo. = 1%; 73-77mo. = .75%; 78-83mo. = .50%; 84mo. = .25%; **Max. Rate Mark-down:** 1% All Terms.

**Current Credit Union Members may be limited to .50% as stipulated with flat rates up to a maximum of \$1,500.

Bonus Flats: Minimum Amount Financed \$7,500; Minimum Term 48 months; *Flat Fees limited on terms amount financed \$6,000 - \$7,500 and 36-47 months; Increased Acquisition Fee Applies; No dealer payout on loans <\$6,000 and/or term <36 months*