Keystone Lending Alliance
Powersport Dealer Retention Rate Sheet
All Markets (except NW) - January 01, 2025

2025 - 2021 Cat. I Touring, Cruiser	Amt. Fin.	Tiers / Term	Tier 1 725+	Tier 2 724-700	Tier 3 699-670	Tier 4 669-640	Tier 5/FTB 639-625
*May waive insurance requirement for .50% retention rate increase	$3,500 - $4,999	Up to 36	7.89	8.39	9.09	11.09	14.09
		48	8.09	8.59	9.29	11.29	14.29
Insur. Required. >$5K	$5,000 - $7,499	Up to 36	7.69	8.19	8.89	10.89	13.59
		48	7.89	8.39	9.09	11.09	13.79
		60	8.09	8.59	9.29	11.29	13.99
	$7,500 - $9,999	Up to 48	7.59	8.09	8.79	10.79	13.29
		60	7.89	8.39	9.09	11.09	13.59
		66	8.19	8.69	9.39	11.39	13.89
	$10,000 - $15,000	Up to 48	7.09	7.59	8.29	10.29	12.49
		60	7.29	7.79	8.49	10.49	12.69
		66	7.49	7.99	8.69	10.69	12.89
		72	7.69	8.19	8.89	10.89	13.09
	$15,000+	Up to 48	6.69	7.19	7.89	9.89	11.89
		60	6.89	7.39	8.09	10.09	12.09
		66	7.09	7.59	8.29	10.29	12.29
		72	7.39	7.89	8.59	10.59	12.59

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: 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 ***plus*** *		
*Min. Term for Flat Fee / Participation is 36 months. **Max. Rate Mark-up on "Current Credit Union Members" is 1.0%		add .50% to retention rate: 1.5% of amount financed ***plus*** add 1.0% to retention rate: 2.0% of amount financed ***plus*** add 1.5% to retention rate: 2.5% of amount financed (min. $5,000) ***plus*** add 2.0% to retention rate: 3.0% of amount financed (min. $7,500) ***plus***		
Dealer Bonus Payouts		*plus $10 ($3,500-$5,000; $25 ($5,000-$7,499); $35 ($7,500-$9,999) Min. 48mo. Term* *plus $50 ($10,000-$12,499); $75 ($12,500,$14,999); $100 ($15,000+) Min. 48mo. Term*		