



Harley-Davidson Financial Services

DEALER COMMUNICATIONS

Dealer Department Routing

<input checked="" type="checkbox"/> Dealer Principal	<input type="checkbox"/> General Merchandise	<input type="checkbox"/> Service
<input checked="" type="checkbox"/> General Manager	<input checked="" type="checkbox"/> Buell	<input type="checkbox"/> Parts
<input checked="" type="checkbox"/> Office Manager	<input checked="" type="checkbox"/> F&I Manager	
<input checked="" type="checkbox"/> Vehicle Sales Manager	<input type="checkbox"/> H.O.G. [®] Director	

October 23, 2009

To: U.S. Harley-Davidson[®] and Buell[®] Dealerships

Pages: 1

Subject: **EXCLUSIVE OFFER FOR H-D Dealers** - Wholesale Finance Promotion on HDFFS Auction Units

HDFS is pleased to announce that beginning November 2nd, 2009 through February 28th, 2010 HDFFS will offer INTEREST FREE WHOLESALE FINANCING for all HDFFS units purchased at an approved auction by an authorized H-D dealer from the date of purchase through March 15th, 2010.

Given the growing importance of used bike sales to your dealership's bottom line, we are excited to offer this used wholesale floorplan financing promotion to support your business.

Dealerships must utilize their used wholesale line with Harley-Davidson Credit Corporation (HDCC) for these purchased units to qualify for this promotion -- no special forms or enrollment is required. If your dealership is not currently set up with a used wholesale line, contact your Commercial Services Account Manager at (866) 499-HDFS option 4. In most instances, you can be set up with a used wholesale line very quickly.

This promotion offers a great opportunity for H-D dealers. HDFFS auctions enable you to:

- Gain access to a consistent supply of high quality H-D product to meet your local market needs with no out of pocket interest expenses through March 15th, 2010
- Support the brand by keeping H-D bikes in the authorized H-D dealer network
- Stay current on local market prices for used H-D units

For more information, contact your Commercial Services Account Manager at (866) 499-HDFS (4337) option 4.

U.S. Dealer Free Flooring Promotion FAQs

Q: What motorcycles are included in the free flooring promotion?

A: The free flooring promotion is available on any HDFS repossessed units (including metric bikes) purchased at one of our auctions (online or in person) by an authorized U.S. H-D or Buell dealer from November 2nd, 2009 through February 28th, 2010. Bikes purchased from other auctions/consigners/lenders do not qualify. Trade ins taken at the dealership do not qualify. HDFS repos purchased prior to the promotion period also do not qualify.

Q: Are there model-year or age restrictions?

A: HDCC will finance up to 10 model years old on Harley-Davidson motorcycles and up to 3 model years old on Buell and metric motorcycles.

Q: Aside from the interest free flooring, what other terms apply?

A: Eligible units will receive interest free flooring through HDCC during the promotional period. Other terms applicable to the used wholesale program in addition to the advances listed above are as follows:

- \$5 processing fee per unit for units placed on your used wholesale credit line through HDCC
- Maturity at 12 months (open for renewal)
- 5% curtailment payment required after 3 months
- "Custom" motorcycles, defined as "motorcycles with a Harley-Davidson engine, but without a Harley-Davidson VIN" are not eligible

Q: What if I want to use a different form of payment other than HDCC to purchase HDFS units at auction – will I receive any credit/incentive?

A: No. Only HDCC is offering this interest free flooring promotion.

Q: Where do I get information on the auction schedule and how to register for each auction?

A: HDFS publishes a monthly auction schedule which details auction dates, times, locations, registration information and how many HDFS units will be sold – contact your HDFS Financial Services Manager to receive a copy of this monthly schedule.

Q: I haven't used HDCC for my used inventory before, how do I find out if I qualify for financing?

A: Contact your HDCC Commercial Services Account Manager today at 1-866-499-HDFS (4337) to find out if your dealership qualifies. They can explain your options and take you step-by-step through the financing agreement and documentation process.

Q: How do I put vehicles on my used line with HDCC on this promotion?

A: Putting eligible units on your used floorplan through HDCC on this promotion is both fast and convenient. Here's how:

1. Attend (either online or in person) one of our auctions where HDFS repossessed units are sold.
2. Purchase any HDFS repossessed units.
3. The Auction will complete a Used Payment Direction form detailing make, model, full VIN, amount to be financed and check the box verifying these are HDFS repossessed units.
4. The Auction will fax the completed form with a copy of the bill of sale and a copy of the original title clear of liens to your HDCC Account Manager.

We do accept faxed copies of the bill of sale and the title, and we'll also accept an MSO or a payoff letter in lieu of a title, making the paperwork less of a hassle for you.

Q: Do I get the benefits of my Performance Network status on these units?

A: Yes, you do! Your status in the Performance Network also benefits the rate you receive on used vehicles.

Q: What is the billing process for these units after the promotion ends?

A: You will begin being billed interest on these units on March 16th, 2010 the standard used wholesale rate, which you will see on your floorplan statement at the beginning of April and going forward.

Q: Is there any penalty for paying off these units before the promotion end date?

A: No, there is no penalty for early pay off.