



AI-financing spotlight: Heather Karkoska of Del Toyota and Chevy



Role

Finance Director

Dealership

Del Toyota and Del Chevy

Location

Pottstown, PA



\$2,064
back-end profit

Del Toyota and Del Chevy moved Upstart Auto Finance into a first-look position after seeing higher approvals for borrowers across the credit spectrum — from thin-file buyers, to customers with established credit, to shoppers in between. With strong advances, especially on older model units, Upstart helped the dealership put deals together that other lenders couldn't always help them structure profitably.

A 50-year-old family-run store, always looking for the next lender

Del Toyota and Del Chevy just celebrated 51 years in business. Heather Karkoska, Finance Director, oversees the finance departments at both rooftops and supports six finance managers. A core part of her job is finding new lending partners that can help the store say “yes” to more customers, from first-time buyers and customers with newer credit to repeat buyers. “Our business model is everybody,” she said. “We’re just here to help them as much as we can.”

Approvals that cover a broad spectrum of credit with higher advances

Karkoska was initially drawn to Upstart's AI-driven decisioning and the chance to give her customers another path to approval. Going in, Karkoska assumed Upstart would have a narrow lending box, but she was surprised to learn how many different customer profiles got approved once her team started submitting consistently.

After getting her reps in the portal and seeing – deal by deal – exactly where Upstart fit her customer base, Upstart started to gain momentum as a lender solution. With support from her Upstart dealer relationship manager, David, Karkoska started to identify the patterns: “Upstart may approve a customer that has one or two open auto loans, depending on their credit and how much money they put down.” she said. “I was like, ‘wow, this is great.’”



“Once I shared all my success in getting approvals, it **made my team more confident to submit to Upstart**, and they’re doing a really great job with it now.”

- Heather Karkoska, Finance Director

For Karkoska, one of the most tangible impacts has been on deals her team likely would have lost. Upstart's higher loan-to-value advances have made it possible to structure deals where customers don't require as large of a down payment, particularly on older-model units where other lenders fall short.

Once those approvals started rolling in, Karkoska began sharing wins with her six finance managers, and team confidence and usage grew quickly.



“At first, you have to just get comfortable with using the Upstart portal, and then **you’ll find a lot of opportunities out there for your dealership to grow.**” - Heather Karkoska, Finance Director

“I feel that nobody starts using a lender until they start to feel comfortable,” she said. “Once I shared all my success in getting approvals, **it made my team more confident to submit to Upstart**, and they’re doing a really great job with it now.”

The result: Upstart now gets a first look on most deals at Del Toyota and Del Chevy.

Fast funding with fewer steps and hands-on support

Karkoska shared that most Upstart deals fund the same day or within one to two days, and that Upstart typically requires less steps compared to other lenders. This speed has kept deals moving quickly and efficiently.

Karkoska also shared that having responsive, hands-on help from their Upstart dealer relationship manager, David, made a meaningful difference in Upstart gaining momentum as a lender.

Looking ahead

Karkoska sees Upstart's role in Del's finance mix continuing to grow, and she's eager to see how the program can expand to serve even more customers. Her advice to other dealers is simple – let Upstart's approvals do the talking.

“At first you have to just get comfortable with using the Upstart portal, and then **you’ll find a lot of opportunities out there for your dealership to grow.**”

What a typical Upstart deal looks like at Del Toyota and Chevy¹:



Average Amount Financed:

\$35,603



Average Rate:

15.42%



Average FICO:

662



Average Backend:

\$2,064



Average Term:

68.5 mo



Average Dealer Comp:

\$1,339



Drive your dealership forward.

Ready to speed up financing and convert more shoppers?

Learn more at upstart.com/dealers

¹Based on data reported by Del Toyota/Chevy UAF from March 2026 - May 2026.