STCU indirect lending dealer guide.

ID requirements.

Acceptable identification:

STCU accepts non-expired government-issued identification.
View accepted forms of ID: ID checking guide.
A valid driver's license is required when:

- The loan is for a motorized vehicle that will be operated on public roads.
- At least one borrower must have a valid driver's license.

Additional borrowers may provide another valid government-issued ID.

Required documents.

Loan packet checklist.
Use the STCU loan packet checklist to ensure all required documents are included.

Loan Membership Agreement (LMA).
If you're unsure whether a borrower already has full STCU membership, have them complete a loan membership agreement.

Credit applications.
STCU does not provide generic credit applications, except through CUDL. If you're unsure whether a credit application is acceptable, contact the Indirect team for review.

Retail installment contracts.
STCU does not provide retail installment contracts.

Accepted contract versions:

Washington:

- LAW®553-WA(4P)11/25
- LAW®553-WA-B-A11/25

Idaho:

- LAWID-0303P-24

Oregon:

- LAW®553-OR(4P)1/26
- LAW®553-OR-ARB1/26
- OADA 300d.10 01/26

Contract and signing guidelines.

Electronic signatures.
STCU accepts electronic signatures. Contact the Indirect Processing team before submitting e-signed documents for review.

Power of attorney (POA).
Contracts signed using a Power of Attorney are not accepted through the indirect lending program. Borrowers needing POA assistance should be directed to an STCU branch.

Trust-owned vehicles.
Trust contracts are not eligible through the indirect lending program.

Credit and underwriting.

Credit pull requirements.

Dealerships are required to pull credit on all buyers. If a buyer refuses because they believe STCU already pulled credit, contact Underwriting for assistance.

Dealer-pulled credit scores.

STCU may honor a dealer-pulled score when:

- The score is Equifax Auto Enhanced or Experian.
- The complete report is submitted.
- The report includes all pages, bureau version, score details, and pull date.

TransUnion scores are not accepted.

Risk-based pricing notices.

A Risk-based pricing notice is required when a buyer's credit score is below 680. The notice must include the buyer's name, signature and/or acknowledgment, date, and credit bureau details.

First payment extensions.

Requests for 90 days until first payment require underwriter review and approval.

Rates and compensation.

Rate matching.

STCU does not offer rate matching.

Member discounts.

The only rate discount currently offered is a credit card relationship discount. This discount is applied after funding and should not be included on the retail installment contract.

Dealer compensation.

Dealer compensation is available for qualifying loans.

- Minimum financed amount: $5,000.
- Maximum compensation: $1,500.
- Vehicles more than 10 model years old are not eligible.

Vehicle and financing guidelines.

Commercial vehicles.

Commercial vehicles are not eligible through the indirect lending program, including:

- Cargo vans.
- Conversion vans.
- Cab-and-chassis trucks.

Business-titled vehicles.

Financing vehicles under a business name is not available through the indirect lending program.

Cash-out financing.

Cash-out financing is not available through the indirect lending program.

Marijuana-related businesses.

STCU does not provide indirect financing for individuals with a vested interest in marijuana-related businesses. Dealers should call with any questions.

Insurance and protection products.

Insurance deductibles.

Maximum allowable deductible: $1,000.

GAP coverage.

Maximum allowable GAP amount: $1,500.

What are considered backend products?

- GAP
- Warranty/vehicle service contract

All other products are considered front-end additions and may be subject to underwriting review.

Aftermarket products.

Aftermarket products may be financed subject to STCU review of the product terms, conditions, and issuing company.