


<h1>Merchant on-the-spot financing</h1> <p>Effective Date: May 5, 2023</p>	
<p>Hours: 7:30 a.m. — 6 p.m. Monday through Friday 10 a.m. — 4 p.m. Saturday</p>	<p>Contact numbers: Underwriting status: (509) 344-2934 Funding status: (509) 344-2944 Fax: (509) 755-3982</p>
<p>Mailing address: STCU Lending Center, 1620 N. Signal Drive, Liberty Lake, WA 99019 Email: merchant@stcu.org</p>	

STANDARD PROGRAM GUIDELINES (Rates determined using Experian V8)

Credit Tier	Beacon Score	Rates (1 - 84 months)	Rates (85-120 months)
A+	780 & above	9.99	11.99%
A	730 - 779	11.99%	13.99%
B	680 - 729	13.74%	15.74%
C	630 - 679	15.99%	Not Eligible
D	590 - 629	17.99%	Not Eligible
E	0 - 589	Not Eligible	Not Eligible

- **Loan Terms** - May vary based on amount financed and the overall creditworthiness of the borrower(s). Maximum loan terms based on amount financed are as follows:

Amount Financed	Maximum Term
\$0 - \$5,000	60 months
\$5,001 to \$10,000	84 months
\$10,001 - \$15,000	120 months

- **Processing fee** - All funded loans will be assessed a \$30 fee to be paid by the merchant from the loan proceeds.
- **Residency/Membership Eligibility** - Applicant(s) must be a U.S. Citizen or Permanent Resident of the United States. Verification of permanent residency is required, when applicable. Borrower must meet STCU membership eligibility requirements.
- **Verification of Income** – Two years tax returns required on all borrowers who have been self employed less than 5 years. Other income verification will be requested on a case-by-case basis.

Rates, terms and conditions are subject to change

Website:	
Login:	Password:
STCU Contact: Don Santos dons@stcu.org 509-939-8756	