

On-the-spot retail financing

Effective date: May 05, 2023



Hours:

7:30 a.m. – 6 p.m. Monday through Friday

10 a.m. – 4 p.m. Saturday

Contact numbers:

Underwriting status: (509) 344-2934

Funding status: (509) 344-2944

Fax: (509) 755-3982

Mailing address: STCU Lending Center, 1620 N. Signal Drive, Liberty Lake, WA 99019 | **Email:** merchant@stcu.org

STANDARD PROGRAM GUIDELINES (Rates determined using Experian V8)

Credit Tier	Beacon Score	Interest Rate
A+	780 & above	11.24%
A	730 - 779	13.24%
B	680 - 729	14.99%
C	630 - 679	17.24%
D	590 - 629	19.24%
E	0 - 589	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 - \$1,000	12 months
\$1,001 to \$2,500	24 months
\$2,501 to \$4,000	36 months
\$4,001 to \$6,000	48 months
\$6,001 +	60 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** - 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