



## Recreational Vehicle Financing Program

Effective Date: March 21, 2025

STCU title address:  
1620 N. Signal Dr.  
Liberty Lake, WA 99019

Website: [www.stcu.org/dealer](http://www.stcu.org/dealer)

Fax: (509) 755-3982  
Main line: (509) 344-2934  
○ Underwriting: Press 1  
○ Funding: Press 2  
Dealer Reps: Don Santos (509) 939-8756  
Sol Freeman (509) 202-3209  
Shannon Winters (509) 720-4075

Beacon Score	2018 - 2026 Model Year		2015 - 2017 Model Year	
	1 - 120 months	121 - 180 months	1 - 120 months	121 - 180 months
730 +	7.24%	7.49%	7.74%	7.99%
680 - 729	7.99%	8.24%	8.49%	8.74%
650 - 679	8.99%	9.24%	9.49%	9.74%
620 - 649	11.24%	11.49%	11.74%	11.99%
590 - 619	13.74%	13.99%	14.24%	14.49%
0 - 589	16.24%	16.49%	16.74%	16.99%

**ALL AUTO APPROVED CONTRACTS ARE SUBJECT TO REVIEW AND MUST MEET ALL APPLICABLE REQUIREMENTS/RESTRICTIONS.**

- **Dealer Compensation** = 2.00% of the amount financed for all credit tiers; maximum compensation = \$1,500 per loan. No compensation will be paid on model years older than 2015. Minimum amount financed = \$5,000 to qualify for dealer compensation.
- **Maximum Advance (before back-end)** = 100% using MSRP for new (2024 or newer) and NADA Base Value for used. LTV subject to overall credit worthiness.
- **Verification of Income: Required on all borrowers** as follows; self-employed less than 5 years and on all borrowers with credit scores below 650 (includes no scores), unless otherwise stipulated by an underwriter. Other income verification will be requested on a case-by-case basis. Income must be verifiable with traditional proof such as taxes, employer paystubs, etc. Borrowers may not qualify using income from canna related business ownership.
- **Term Guidelines:** \$15,000 on terms > 96 months, \$25,000 on terms ≥ 144 months, \$35,000 on 180 months.
- **Residency/Membership:** Must qualify for STCU membership. Please review dealer website for membership qualifications and required documentation.
- **Applicable Rate:** STCU accepts Experian or Equifax Auto Industry Score for pricing; provide proof of dealer credit report with score at funding. TransUnion is not accepted. Rate based on the applicant with the highest score. Borrowers will be required to have Experian fraud blocks removed for STCU to review credit. STCU will NOT accept loans exceeding 36% APR as a result of GAP or credit protection products financed.
- **Warranty & GAP:** 10% of purchase price allowed, up to \$8,000 max unless approved by underwriting. GAP not to exceed \$1,500. Aftermarket products: Financing of aftermarket products is subject to Credit Union review and approval of aftermarket product terms, conditions, and issuing company.
- **Ineligible:** Boats and RVs intended to be used as a principal dwelling, co-signers (not allowed for Auto Approval, UW review required), straw purchases, collateral for business use, Power of Attorney/Trustee signed contracts, salvaged/branded, units considered a "Park Model", Destination trailers, or lemon law units.



Recreational Vehicle Financing Program

Effective Date: March 21, 2025

**STCU title address:**  
**1620 N. Signal Dr.**  
**Liberty Lake, WA 99019**

**Website:** [www.stcu.org/dealer](http://www.stcu.org/dealer)

**Fax:** (509) 755-3982  
**Main line:** (509) 344-2934  
     ○ **Underwriting:** Press 1  
     ○ **Funding:** Press 2  
**Dealer Reps:** Don Santos (509) 939-8756  
                     Sol Freeman (509) 202-3209  
                     Shannon Winters (509) 720-4075

**STCU AUTO APPROVAL ADDENDUM**

- Must qualify for membership with STCU. If using qualified family member; the name, address, phone number, and relationship of that person are required.
- Student loan, financial aid, allowances, GI bill, unemployment, stated incomes are not qualifying sources of income.
- Unable to accept spousal or household income unless that borrower is added.
- All borrowers that are self-employed less than 5yrs and scores below 650 are subject to Verification of Income.
- First Time Buyers- any borrow with no past auto history (regardless of credit score) VOI will be required.
- No 'Ineligible' collateral or income sources, refer to rate sheet.
- All multiple vehicle purchases from one borrower will need to be reviewed by an analyst for final approval (i.e. 2 vehicles, 2 atv's, etc.)
- STCU reserves the right to request additional proof of identity.