


**Small RV Financing Program**
**Effective Date: March 21, 2025**

STCU – Lending Center  
1620 N. Signal Dr.  
Liberty Lake, WA 99019

Mon – Fri 7:30 AM to 6:00 PM  
Saturday - 10:00 AM to 4:00 PM  
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

Model Year	730 + Beacon	680-729 Beacon	650-679 Beacon	620-649 Beacon	590 - 619 Beacon	0 - 589 Beacon
2018 – 2026	7.24%	7.99%	8.99%	11.24%	13.74%	16.24%
2015 - 2017	7.74%	8.49%	9.49%	11.74%	14.24%	16.74%

**Standard Loan Terms**

\$25,000+	84 months
\$15,000 - \$24,999	72 months
\$7,500 – \$14,999	60 months
\$7,500 & under	48 months

**AUTO APPROVED CONTRACTS MUST MEET ALL APPLICABLE REQUIREMENTS/RESTRICTIONS.**

- **Dealer Compensation** = 1.5% 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.
- **Financing Trailers:** Include trailers on contract when applicable (Jet skis must include trailer on contract).
- **Residency/Membership:** Must qualify for STCU membership. Please review dealer website for membership qualifications and required documentation.
- **Ineligible:** Collateral 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, or lemon law units.
- **Note:** Applicable rate is based on the applicant with the highest beacon using Experian V8 FICO.
- **Maximum Advance:** Plus tax, license fees, credit insurance and warranty.
- **Aftermarket Products:** Financing of aftermarket products is subject to Credit Union review and approval of aftermarket product terms, conditions, and issuing company.
- **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.

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**STCU AUTO APPROVAL ADDENDUM**

- Must qualify for membership with STCU. If using qualified family member; 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.