



Retail Vehicle Financing Program

Effective Date: May 23, 2025

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

Website:
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

Beacon Score	1-72 month term (add .50% for terms 73-84)			85-96 month term* (see requirements)
	2018 - 2026	2015 - 2017	2010 - 2014	2023-2026
730 +	5.99%	7.99%	9.99%	7.49%
680 - 729	6.74%	8.74%	10.74%	8.24%
650 - 679	7.24%	9.24%	11.24%	n/a
620 - 649	8.24%	10.24%	12.24%	n/a
590 - 619	10.74%	12.74%	14.74%	n/a
0 - 589	14.74%	16.74%	17.99%	n/a

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

Dealer Compensation = 2.00% of the amount financed; maximum compensation = \$1,500 per loan. Charge back period 120 days. No compensation will be paid on model years older than 2015. Minimum amount financed = \$5,000 to qualify for dealer compensation.

Add .50% to rate on terms 73 – 84 months.

***85-96 month term requirements:** Minimum credit score 680 or above. Minimum amount financed = \$40,000. Model year 3yrs or newer. Max LTV of 115% to include TT&L. If applicable, GAP contract must cover 96mo term.

Loan Terms: Based on JD Power (NADA) Retail for used and MSRP for 2024 or newer. Proof of manufacturer extension required for CPO value add. May vary based on overall creditworthiness of the borrower, age of collateral, and LTV.

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.

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.

Residency/Membership: Must qualify for STCU membership. Please review dealer website for membership qualifications and required documentation.

Ineligible: Co-Signers (not allowed for Auto approval, underwriter must review), Straw purchases, salvaged/branded, lemon law, commercial vehicles including cargo vans, conversion vans, cab/chassis, vehicles used for taxi services (Uber, Lyft, etc.) vehicles titled in a business name, Trustee or Power of Attorney contracts.

Aftermarket Products: Financing is subject to STCU review and approval of aftermarket product terms, conditions, and issuing company. GAP Maximum = \$1,100.

Purchase Price	Max Allowable*
\$7,500 - \$15,000	\$3,500 *24k/24 month minimum term.
\$15,001 - \$25,000	\$5,000 *24k/24 month minimum term.
\$25,001 & higher	\$6,500 *24k/24 month minimum term.

**Retail Auto Financing**Website: www.stcu.org/dealerEmail: merchant@stcu.org**Main line: (509) 344-2934**

- **Underwriting: Press 1**
- **Funding: Press 2**
- **Indirect relationship officers: Press 3**

Effective Date: May 23, 2025**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.