

# STEARNS BANK

## EQUIPMENT FINANCE

### Credit Box

Below are guidelines for our partners to utilize when reviewing potential transactions.

	Tier 1	Tier 2	Tier 3
<b>FICO</b>	725	710	700
<b>TIB</b>	3	3	2
<b>Paynet</b>	685	675	665

- These are only guidelines and are subject to lender discretion.

### Comments

- No BK in last 7 years
- Comp Debt
  - Any single open account equal to or greater than requested amount
  - Any single closed account within last 12 months equal to or greater than requested amount
  - 3 or more contracts (\$10K minimum) with payment activity in the last 12 months
- Revolver Utilization
- Personal revolving over \$30K OR revolving + unsecured debt over \$50K (excluding student loans)

### Restrictions

- Gaming/Gambling
- Hazmat
- Oil & Gas
- MSBs
- Adult Entertainment
- Non-Essential Use
- Foreign Country
- No Physical Location
- Weapons/Firearms
- Beauty/Tanning Salons
- Tattoo/Piercing
- Aesthetic
- Real Estate
- OTR
- Restaurants
- Car Wash

### If no Paynet:

	Tier 1	Tier 2	Tier 3
<b>FICO</b>	735	720	710
<b>TIB</b>	5	3	2

### If Corp only:

	Tier 1	Tier 2	Tier 3
<b>Paynet</b>	700	690	680
<b>TIB</b>	10	5	5

SUBJECT TO CREDIT APPROVAL/QUALIFICATIONS. SOME LIMITATIONS MAY APPLY. TERMS, CONDITIONS, APPLICABLE TAX, SHIPPING, INSURANCE AND CLOSING COSTS MAY APPLY. SUBJECT TO CHANGE WITHOUT NOTICE. MEMBER FDIC.