

STEARNS BANK

EQUIPMENT FINANCE

Credit Box

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

	Tier 1	Tier 2	Tier 3
FICO	725	710	700
TIB	3	3	2
Paynet	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 | ▪ Foreign Country | ▪ Aesthetic |
| ▪ Hazmat | ▪ No Physical Location | ▪ Real Estate |
| ▪ Oil & Gas | ▪ Weapons/Firearms | ▪ OTR |
| ▪ MSBs | ▪ Beauty/Tanning Salons | ▪ Restaurants |
| ▪ Adult Entertainment | ▪ Tattoo/Piercing | ▪ Car Wash |
| ▪ Non-Essential Use | | |

If no Paynet:

	Tier 1	Tier 2	Tier 3
FICO	735	720	710
TIB	5	3	2

If Corp only:

	Tier 1	Tier 2	Tier 3
Paynet	700	690	680
TIB	10	5	5