# Life Cycle of a Transaction at Stearns Bank



### Submit an application:

Customers may submit applications and documents via:

- Online portal
- Email
- Phone



### Application review:

Your Account Manager reviews the application for completeness and accuracy.

The Credit Analyst team analyzes financial capacity to determine creditworthiness.



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### Approval/Confirmed:

- Approved
- Denied
- Additional info needed

## Closing documents:

Customers may receive closing documents via:

- Customer signs electronic document
- Encrypted email
- Send to dealer to print





#### Funding:

After all documents are returned the funds will be transferred

- ACH
- Wire Transfer

