



Life Cycle of a Transaction at Stearns Bank

1

Submit an application:

Customers may submit applications and documents via:

- Online portal
- Email
- Phone

2

Application review:

Your Account Manager reviews the application for completeness and accuracy.

The Credit Analyst team analyzes financial capacity to determine creditworthiness.

3

Approval/Confirmed:

- Approved
- Denied
- Additional info needed

4

Closing documents:

Customers may receive closing documents via:

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

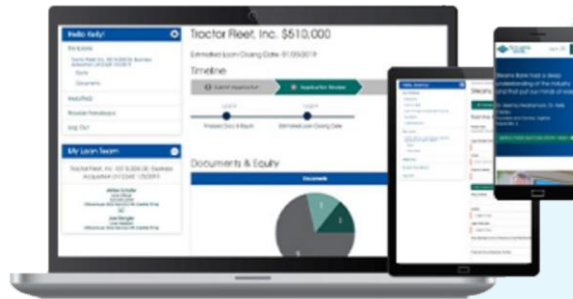
5

Funding:

After all documents are returned the funds will be transferred

- ACH
- Wire Transfer

AS QUICK AS
82
MINUTES



We get the job done!