

[DATE]

[FULL_NAME]
[ADDRESS1]
[ADDRESS2]
[CITY, STATE, ZIP]
[POSTAL BARCODE]

Dear [FIRST_NAME]:

Congratulations on your recent purchase from [DEALER_NAME]. Thank you for choosing STCU to provide your financing. By taking out a loan from STCU, you've automatically become a member of our not-for-profit cooperative. Welcome!

We'll call you soon to answer any questions about your new loan or other services available at STCU.

As a reminder, your loan number is [ACCOUNT_NUMBER], and your first payment of [ORIGINAL_PAY_AMOUNT] is due [NEXT_DUE_DATE]. There are four ways to make your payments:

- **Set up automatic transfers** to your loan account from your checking or another account at STCU or another financial institution. (Bonus: If you schedule automatic payments from your STCU account, we'll shave another 0.25% off your loan's annual percentage rate. Open a new STCU credit card, and we'll take off another 0.25%! Ask us for details.)
- Use STCU billpay, through online banking at stcu.org.
- **Mail us your checks.** If you'd like to receive payment coupons, let us know.
- **Stop by!** Visit any STCU branch location inside or at the drive-through or leave your payment in a STCU Night Drop box.

We look forward to talking with you soon.

Sincerely,

STCU Member Development team (509) 344-2440