



STCU Business offers agricultural lending.

Member FAQ

October 3, 2024

At STCU, we appreciate the vital role of agriculture throughout our region. It is key to our heritage and culture, feeds our families, and shapes our landscape. Its economic benefit reaches every community, no matter how far removed from the soil. So, we're pleased to support the financial needs of Northwest farmers, ranchers, and the enterprises on which they rely.

Does STCU offer agricultural lending?

Yes! We are a full-service financial institution serving diverse communities in one of the nation's most productive agricultural regions. As such, STCU is prepared to meet the borrowing needs of farmers, ranchers and other agribusiness operations.

What agricultural loan products do you offer?

We have ag operating lines of credit (revolving and non-revolving), term loans for equipment and livestock purchases, and agricultural real estate loans for purchasing or refinancing property.

Does STCU have the experience necessary for ag lending?

Yes! The STCU Commercial Banking team includes key individuals with decades of ag lending experience working with diverse operations, large and small. That includes ag-adjacent enterprises, including packing warehouses, equipment fabricators, processors, suppliers, applicators and more.

Does STCU have a history of serving small rural communities?

For many years, STCU has had branch locations in rural communities of Eastern Washington and North Idaho, staffed with local residents. We're particularly committed to serving communities that might otherwise lose access to a local financial institution. That includes towns that are vital to the farm economy, such as Creston, Coulee City, Othello and Ritzville, to name a few.