

PAYMENT MAILING ADDRESS

Ford Credit
P.O. Box 552679
Detroit MI 48255-2679

Payments received on weekends or holidays will be credited to your account on the next business day; payments received at a location other than the remittance address shown above may delay crediting your account, unless otherwise provided by law.

DISPUTE CORRESPONDENCE

If you dispute information we report to a credit bureau or the amount needed to payoff your account, send all documents and disputed payoffs to:

Ford Credit
c/o Correspondence
P.O. Box 542000
Omaha NE 68154-8000

BANKRUPTCY CORRESPONDENCE

For all bankruptcy notices or correspondence use the following address:

National Bankruptcy Service Center
P.O. Box 62180
Colorado Springs CO 80962

IMPORTANT NOTICES

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

CA AND UT CUSTOMERS: AS REQUIRED BY LAW, YOU ARE HEREBY NOTIFIED THAT A NEGATIVE CREDIT REPORT REFLECTING ON YOUR CREDIT RECORD MAY BE SUBMITTED TO A CREDIT REPORTING AGENCY IF YOU FAIL TO FULFILL THE TERMS OF YOUR CREDIT OBLIGATIONS.

WHEN YOU PROVIDE A CHECK AS PAYMENT, YOU AUTHORIZE US EITHER TO USE INFORMATION FROM YOUR CHECK TO MAKE A ONE-TIME ELECTRONIC FUNDS TRANSFER FROM YOUR ACCOUNT OR TO PROCESS THE PAYMENT AS A CHECK TRANSACTION. WHEN WE USE INFORMATION FROM YOUR CHECK TO MAKE AN ELECTRONIC FUNDS TRANSFER, FUNDS MAY BE WITHDRAWN FROM YOUR ACCOUNT AS SOON AS THE SAME DAY WE RECEIVE YOUR PAYMENT AND YOU WILL NOT RECEIVE YOUR CHECK BACK FROM YOUR FINANCIAL INSTITUTION.

ACCOUNT INFORMATION

SERVICE YOUR ACCOUNT ON-LINE THROUGH ACCOUNT MANAGER

By registering at www.fordcredit.com, you have the ability to:

- Change your address, phone number(s) and email address
- View the last 12 months of payment history
- View account information (payoff amount, next payment due, etc.)
- Enroll/change/cancel online payments
- Order a printed copy of transactions on your account
- Obtain an online statement

UNDERSTANDING YOUR BILLING STATEMENT

Your monthly statement is mailed to you 13-20 days before your next payment due date.

TOTAL AMOUNT(S) DUE

- The dollar amount showing in the 'Total Amount Due' field reflects the amount owed for the current month as well as any past due amounts.
- The 'Total Amount Due' may vary based on any previous payment amount received.
- Any payments credited to your account after your statement date will be reflected on your next monthly billing statement.
- If the 'Total Amount Due' indicates \$0, payments can still be made and applied to the account.
- 'Payoff Amt': This is the amount that must be received by the 'Good Thru' date to pay off your account. This amount differs from your account balance, which is the total of your remaining payments. (Applies to Retail Installment Contracts only)
- You may prepay the balance of your Retail Installment Contract, in whole or in part, at any time with no penalty.

COMBINED ACCOUNT BILLING AVAILABILITY

- If you have two or more accounts and would like to receive a single billing statement allowing for one easy payment, please visit www.fordcredit.com or call our Customer Service Center.

PAYMENT METHODS - A WIDE VARIETY ARE AVAILABLE TO YOU

- **Online** - The fast, flexible and convenient way to schedule individual payments up to 30 days in advance or establish an automatic recurring monthly payment from your checking or savings account on our web site.
- **Mobile** - Take advantage of our online payment methods using your mobile device.
- **Phone** - Make payments via the telephone from a checking or savings account by calling **1-800-334-1161**. Before using this service, you must read and agree to the service terms available on our web site or by calling customer service at **1-800-727-7000**. A fee may apply.
- **MoneyGram and Western Union** - Receive same day credit on payments made on business days prior to 6 p.m. ET at MoneyGram or Western Union agent location. Fees will be charged by MoneyGram or Western Union.
- **Mail** - Send payments by check using the envelope provided and the detachable part of your statement, 5 to 7 days before the due date. Please place your account number on your payment and make it payable to **Ford Credit**.

Visit www.fordcredit.com for full details on all available Payment Methods.

QUESTIONS ABOUT YOUR BILLING STATEMENT?

Try our 24 hour automated phone system at **1-800-727-7000**, which provides the following services:

- Last payment received and/or next payment due
- Amount due
- Payoff information and faxed quote (Applies to Retail Installment Contracts only)
- Information on an additional account
- Make payment arrangements for your account
- Order a duplicate statement



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