

Customer Service

**Online:** Visit [www.carmaxautofinance.com](http://www.carmaxautofinance.com) to access your account information, make a payment, get your payoff amount, update your address, sign up for payment reminders, and much more.

**Phone:** Call Customer Service at (800) 925-3612 to access automated account information at any time. We are available to assist you Monday-Friday from 8am-10pm ET and on Saturday from 9am-6pm ET. Please have your account number available. Phone calls may be monitored or recorded for quality assurance purposes.

**Correspondence:** Proof of insurance, vehicle title and registration, and other general correspondence should be sent to: CarMax Auto Finance; P.O. Box 440609, Kennesaw, GA 30160-9511.

**Servicemembers Civil Relief Act (SCRA):** To request SCRA benefits or to ask questions regarding your eligibility for SCRA benefits, please use the correspondence address listed above or call (800) 925-3612, ext. 4077.

Payment Options

**Online:** Set up one-time or recurring payments on [www.carmaxautofinance.com](http://www.carmaxautofinance.com).

**Mobile:** Use the CarMax app to make one-time or recurring payments (available for Android and iOS).

**Mail:** Please send to CarMax Auto Finance, P.O. Box 3174, Milwaukee, WI 53201-3174. Allow at least 7 business days for us to receive your payment. Do not send cash. Make your check, money order, or cashier’s check payable to CarMax Auto Finance. All payments must be in U.S. funds. Write your account number on your check, money order, or cashier’s check. Please do not send correspondence with your payment.

**Phone:** Call us at (800) 925-3612 to make a one-time payment on our automated system.

**Western Union®:** Visit a Western Union location and complete a Quick Collect form using the following information: Pay to: CarMax Auto Finance; Code: CarMax; Code State: GA; and your CarMax Auto Finance account number. Western Union may charge a fee for this service.

**MoneyGram®:** Visit a MoneyGram location and complete the form using the following information: Receive code: 4645; Company code: CarMax; City code: Kennesaw; State code: GA; and your CarMax Auto Finance account number. MoneyGram may charge a fee for this service.

General Information

**Past Due Information:** If you are past due on your account, please be advised of the following: This is an attempt to collect a debt and any information obtained will be used for that purpose.

**Bankruptcy:** If your account is involved in bankruptcy proceedings or has been discharged in bankruptcy, we are sending you this statement for informational purposes only and is not an attempt to collect a debt or reinstate personal liability for the debt.

**Payoff Information:** The Account Balance shown on the front of the statement is not your payoff amount. To see your payoff amount, go to your Account Details page on [www.carmaxautofinance.com](http://www.carmaxautofinance.com) or call Customer Service at (800) 925-3612. Mail payoffs to: CarMax Auto Finance, Attn: Payoff Department, P.O. Box 440609, Kennesaw, GA 30160-9511. If you choose to send your payoff via overnight delivery, send to: CarMax Auto Finance, Attn: Payoff Department, 225 Chastain Meadows Ct., Suite 210, Kennesaw, GA 30144.

**Credit Reporting Information:** 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. Also, please note that we do not report late payments to credit bureaus until a payment is over 30 days past due. If you dispute information we have reported to a credit bureau or believe it is inaccurate, you must notify us in writing at CarMax Auto Finance, Attn: Credit Dispute, P.O. Box 440609, Kennesaw, GA 30160. Be sure to reference your account number, identify the disputed information, and include any documentation to support your claim.

Finance Charge Information

Your contract with CarMax Auto Finance is a “simple interest” contract. Finance charges accrue daily on your outstanding principal balance. The formula to calculate your daily finance charge is as follows:

**Daily Finance Charge** = 
$$\frac{\text{Principal Balance} \times \text{APR}}{365 \text{ (days a year)}}$$

Generally, if your payments are late or less than your scheduled amount, then you will owe more in finance charges. As a result, your payment history will determine whether your final payment amount is more or less than originally scheduled.

Unless there is a specific legal requirement, your payments will be applied first to finance charges, then to any late charges, then to principal balance, and finally to any fees assessed on your account.

New Information (Please Print): Fill in your new information below and include with your payment or visit [www.carmaxautofinance.com](http://www.carmaxautofinance.com)

Account Number 9965741

☐ Address Change

Name \_\_\_\_\_

☐ Phone Number Change

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_ Mobile Phone \_\_\_\_\_