

**CONSUMER USA** 

NANCY M ALVES RENTO ALVES 225 CLEVELAND AVENUE LONG BRANCH, NJ 07740

#### **ACCOUNT INFORMATION**

Account Number 2620309 Account Status Current

Statement Date 3/1/2017 Payment Due Date

Payment Amount \$422.35 Payments Made 12

Maturity Date 3/21/2020 Past Due Amount \$0.00

Principal \$11,157.58

Accrued Interest \$451.34 Unpaid Fees & Charges \$0.00 Estimated Payoff\* \$11,608.92

## **TOTAL AMOUNT DUE**

\$521.75

bv 4/21/2017

\*Balance including principal, accrued interest, and unpaid fees and charges as of the Statement Date.

#### **ACCOUNT ALERTS & IMPORTANT MESSAGES**

No valid home phone number, please update online. No valid work phone number, please update online.

## ACCOUNT ACTIVITY SINCE LAST STATEMENT

Description	Date	Amount

Pay Online at MyAccount.SantanderConsumerUSA.com.

Pay by Phone at 1-888-222-4227.

MoneyGram or Western Union.

See reverse for additional payment options.

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Questions? Go to MyAccount.SantanderConsumerUSA.com or call Toll-Free 1-888-222-4227.

**SPECIAL OFFERS** 

# **PAYMENT COUPON**



2620309 225 CLEVELAND AVENUE LONG BRANCH, NJ 07740



Take advantage of our automatic payment plan or update your address. Please check the box and fill out reverse side.

**Santander Consumer USA** P.O. Box 660633 Dallas, TX 75266-0633

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Total Amount Due \$521.75

Account Number 2620309

**Due Date** 4/21/2017

Please make all checks payable to Santander Consumer USA. If you are sending in additional money to reduce your balance, please indicate below.



Payment Amount \$

Additional Principal §

Fees \$

Total Amount Enclosed \$

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## PAYMENT INFORMATION



Pay Online at MyAccount.SantanderConsumerUSA.com. We accept payments from checking/savings accounts, credit and pinless debit/ATM cards. You can make a one-time payment or set up a recurring online payment plan. A convenience fee may apply.



Pay by Phone at 1-888-222-4227. Please have the account number from your checking, savings, credit card or pinless debit/ATM account ready when you call. You will also need your Santander Consumer USA account number. Convenience Fee may apply.



MoneyGram or Western Union. Express payments can be made using MoneyGram or Western Union Quick Collect. Please visit MyAccount. SantanderConsumerUSA.com for details, including fees that will apply. Please note:

- MoneyGram Receive Code is 1544
- Western Union City Code is PITSTOP, State Code is TX.



CheckFreePay. This service enables customers to walk into nearly 25,000 retail locations nationwide to make their loan payment. Just take the bottom portion of your billing statement and cash payment to a nearby CheckFreePay location, fees will apply. To find the location nearest you visit www.checkfreepay.com.



Pay by Mail. Mail your payment, made out to Santander Consumer USA, to P.O. Box 660633, Dallas, TX 75266-0633. Write your account number on your check or money order and return it with the lower portion of your statement in the envelope that will be provided. To ensure payments are received in a timely manner, please mail your payment five to seven days before the due date.



Auto Pay. Sign up today for Auto Pay and your monthly payments will automatically be deducted from your personal checking or savings account and credited to your account by the payment due date. You will never have to worry about a late or missing car payment again! It's smart, it's FREE, and it's easy!

- » Visit MyAccount.SantanderConsumerUSA.com to sign up, or fax the Authorization form at the bottom to 1-800-417-0251. If you have any other questions please feel free to call us toll-free at 1-888-222-4227 and an account manager will be happy to assist you.
- To stop or cancel Auto Pay: Simply provide us with a 30-day written notice from the customer who authorized the recurring ACH transactions on the relevant account, and we will process the cancellation.
- If you change financial institutions or accounts: You may stop payment of a debit entry by providing written notification to both Santander Consumer USA and your financial institution prior to closing or changing your account.



Late Payment Warning: If we do not receive your payment(s) - including any fees or late charges that have been assessed - by the due date, you may have to pay a late fee. In addition, our service center associates will contact you for collection of payment.

### **ACCOUNT INFORMATION**

Automated Account Information - Please visit our web site MyAccount.SantanderConsumerUSA.com to obtain your payoff information, next payment due, date of last payment or to update your account at any time call toll-free 1-888-222-4227. You may also use this system to make a payment by phone. Follow the simple instructions that will guide you through our menu.

Insurance - Coverage is mandatory. Your contract includes a requirement to maintain an insurance policy on your vehicle that provides comprehensive and collision coverage and to have a Loss Payee and Additional Insured Endorsement. Please make sure this information is correctly disclosed on your policy. Please visit MyAccount.SantanderConsumerUSA.com to update your policy information at any time or call toll-free 1-888-222-4227.

If you choose to pay by check and your check is returned unpaid or insufficient or uncollected funds, you are giving the company permission, in advance, to electronically re-present this item and assess a return fee to your account as provided for and in an amount consistent with your contract and applicable state and federal laws. In the ordinary course of business, your check will not be provided to you with your bank statement, but a copy can be retrieved by contacting your financial institution.

To ensure Quality Customer Service, telephone calls may be subject to monitoring and/or recording. We may report information credit bureaus. Late payment(s), missed payment(s) or other default(s) on your account may be reflected in your credit report.

Accounts Receivable Conversion: By remitting a check for payment, you are authorizing Santander Consumer USA to use the information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check where permitted by law. This electronic debit will be for the exact amount of your check. If an electronic debit is processed, the funds may be withdrawn from your account the same business day the payment is received, and your check will not be returned to your financial institution. This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

#### Notice of Important Rights MA Residents

You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-1245.

# Mail payoff checks to:

date, the amount of your scheduled Auto Pay payment is greater than the payoff amount on your account.

Santander Consumer USA, P.O. Box 660633, Dallas, TX 75266-0633.

## Send bankruptcy notifications to:

Santander Consumer USA, Attn: Bankruptcy Dept., P.O. Box 560284, Dallas, TX 75356-0284. All verbal communication regarding a bankruptcy needs to be made by calling (888) 437-4846.

Mail your insurance information to: Santander Consumer USA, PO Box 1984, Carmel, IN 46082.

Mail non-payment correspondence to: Santander Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-1245.

Sign up for online statements and recurring payments, visit the My Account section of MyAccount.SantanderConsumerUSA.com and set up an online account. You will need a valid email address and your social security number to get started.

CHANGE OF ADD	RESS/TELEPHONE INFORMATION	(PLEASE PRINT)	AUTO PAY AUTHORIZATION (PL	LEASE PRIN	NT)
Your Street Address			Name on the Account		SCUSA Account Number
Your City	State	Zip	Financial Institution Name and Phone Nur	nber	
Home Phone	Work Phone	Cell Phone	O Savings Checking/Savings Account	Number	ACH Routing Number
Email Address			Amount to Debit Start Dat	te	Day of Month/Due Date
If the vehicle is being garaged at a location other than the new mailing address, please enter to reflect the correct garaging information below.		Primary Name on the Account	Date	Signature	
			Secondary Name on the Account	Date	Signature
Vehicle Location Stree	t Address  State	Zip	I hereby authorize Santander Consumer USA to in financial institution above, for the purpose of making institution to withdraw these payments from my acc Noted Above. You authorize Santander Consumer U	ig my monthly a count. I Hereby	auto payments. I also authorize the financial Agree To All The Terms And Conditions As



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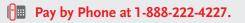
#### **ACCOUNT ALERTS & IMPORTANT MESSAGES**

No valid home phone number, please update online. No valid work phone number, please update online.

## **ACCOUNT ACTIVITY SINCE LAST STATEMENT**

escription	Date	Amount

Pay Online at MyAccount.SantanderConsumerUSA.com.



MoneyGram or Western Union.

See reverse for additional payment options.

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Questions? Go to MyAccount.SantanderConsumerUSA.com or call Toll-Free 1-888-222-4227.

**SPECIAL OFFERS** 

# **PAYMENT COUPON**

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Take advantage of our automatic payment plan or update your address. Please check the box and fill out reverse side.

Santander Consumer USA P.O. Box 660633 Dallas, TX 75266-0633

\*Applying a portion of your enclosed amount to these fields will not advance the due date.



Total Amount Due \$521.75

**Account Number** 2620309

↑ To receive proper credit, please detach and return your payment and indicate amount paid. ↑

**Due Date 4/21/2017** 

Please make all checks payable to Santander Consumer USA. If you are sending in additional money to reduce your balance, please indicate below.



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# **PAYMENT INFORMATION**



Pay Online at MyAccount.SantanderConsumerUSA.com. We accept payments from checking/savings accounts, credit and pinless debit/ATM cards. You can make a one-time payment or set up a recurring online payment plan. A convenience fee may apply.



Pay by Phone at 1-888-222-4227. Please have the account number from your checking, savings, credit card or pinless debit/ATM account ready when you call. You will also need your Santander Consumer USA account number. Convenience Fee may apply.



**MoneyGram or Western Union.** Express payments can be made using MoneyGram or Western Union Quick Collect. Please visit MyAccount. SantanderConsumerUSA.com for details, including fees that will apply. Please note:

- » MoneyGram Receive Code is 1544.
- » Western Union City Code is PITSTOP, State Code is TX.



**CheckFreePay**. This service enables customers to walk into nearly 25,000 retail locations nationwide to make their loan payment. Just take the bottom portion of your billing statement and cash payment to a nearby CheckFreePay location, fees will apply. To find the location nearest you visit www.checkfreepay.com.



Pay by Mail. Mail your payment, made out to Santander Consumer USA, to P.O. Box 660633, Dallas, TX 75266-0633. Write your account number on your check or money order and return it with the lower portion of your statement in the envelope that will be provided. To ensure payments are received in a timely manner, please mail your payment five to seven days before the due date.



Auto Pay. Sign up today for Auto Pay and your monthly payments will automatically be deducted from your personal checking or savings account and credited to your account by the payment due date. You will never have to worry about a late or missing car payment again! It's smart, it's FREE, and it's easy!

- » Visit MyAccount.SantanderConsumerUSA.com to sign up, or fax the Authorization form at the bottom to 1-800-417-0251. If you have any other questions please feel free to call us toll-free at 1-888-222-4227 and an account manager will be happy to assist you.
- » To stop or cancel Auto Pay: Simply provide us with a 30-day written notice from the customer who authorized the recurring ACH transactions on the relevant account, and we will process the cancellation.
- » If you change financial institutions or accounts: You may stop payment of a debit entry by providing written notification to both Santander Consumer USA and your financial institution prior to closing or changing your account.



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**Insurance -** Coverage is mandatory. Your contract includes a requirement to maintain an insurance policy on your vehicle that provides comprehensive and collision coverage and to have a Loss Payee and Additional Insured Endorsement. Please make sure this information is correctly disclosed on your policy. **Please visit MyAccount.SantanderConsumerUSA.com to update your policy information** at any time or call toll-free 1-888-222-4227.

#### Notice to Customer

If you choose to pay by check and your check is returned unpaid or insufficient or uncollected funds, you are giving the company permission, in advance, to electronically re-present this item and assess a return fee to your account as provided for and in an amount consistent with your contract and applicable state and federal laws. In the ordinary course of business, your check will not be provided to you with your bank statement, but a copy can be retrieved by contacting your financial institution.

To ensure Quality Customer Service, telephone calls may be subject to monitoring and/or recording. We may report information about your account to credit bureaus. Late payment(s), missed payment(s) or other default(s) on your account may be reflected in your credit report.

Accounts Receivable Conversion: By remitting a check for payment, you are authorizing Santander Consumer USA to use the information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check where permitted by law. This electronic debit will be for the exact amount of your check. If an electronic debit is processed, the funds may be withdrawn from your account the same business day the payment is received, and your check will not be returned to your financial institution. This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

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You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-1245.

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CHANGE OF ADD	RESS/TELEPHONE INFORMA	TION (PLEASE PRINT)	AUTO PAY AUTHORIZATION (PLEASE PRINT)		
our Street Address			Name on the Account	SCUSA Account Number	
our City	State	Zip	Financial Institution Name and Phone Number	er	
ome Phone	Work Phone	Cell Phone	☐ ○ Checking ☐ Checking/Savings Account Nui	mber ACH Routing Number	
mail Address			Amount to Debit Start Date	Day of Month/Due Date	
	g garaged at a location other th ct the correct garaging informat		Primary Name on the Account E	Date Signature	
			Secondary Name on the Account	Date Signature	
ehicle Location Stree			I hereby authorize Santander Consumer USA to initial financial institution above, for the purpose of making my institution to withdraw these payments from my accoun Noted Above. You authorize Santander Consumer USA	y monthly auto payments. I also authorize the financia it. I Hereby Agree To All The Terms And Conditions A:	
ity	State	Zip	date, the amount of your scheduled Auto Pay payment is		