

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

ACCOUNT INFORMATION

Account Number	2620309
Account Status	Current
Statement Date	11/1/2016
Payment Due Date	
Payment Amount	\$422.35
Payments Made	7
Maturity Date	3/21/2020
Past Due Amount	\$0.00
Principal	\$12,861.64
Accrued Interest	\$69.66
Unpaid Fees & Charges	\$0.00
Estimated Payoff*	\$12,931.30

TOTAL AMOUNT DUE  
**\$422.35** by 11/21/2016

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


ACCOUNT ALERTS & IMPORTANT MESSAGES


No valid work phone number, please update online.  
Account is currently setup on recurring payments.


ACCOUNT ACTIVITY SINCE LAST STATEMENT

Description	Date	Amount
Payment Made	10/21/2016	(\$422.35)

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 **Pay Online at**  
**MyAccount.SantanderConsumerUSA.com.**

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

 **MoneyGram or Western Union.**

*See reverse for additional payment options.*

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

SPECIAL OFFERS


PAYMENT COUPON

 To receive proper credit please detach and return your payment and this coupon paid. 



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



**Total Amount Due** **\$422.35**  
**Account Number** 2620309  
**Due Date** 11/21/2016

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

Questions? Go to [MyAccount.SantanderConsumerUSA.com](https://MyAccount.SantanderConsumerUSA.com) or call Toll-Free 1-888-222-4227



**Pay Online at [MyAccount.SantanderConsumerUSA.com](https://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](https://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](https://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](https://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](https://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](https://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.

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:**  
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](https://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 ADDRESS/TELEPHONE INFORMATION (PLEASE PRINT)

Your Street Address		
Your City	State	Zip
Home Phone	Work Phone	Cell Phone
Email Address		
If the vehicle is being garaged at a location other than the new mailing address, please enter to reflect the correct garaging information below.		
Vehicle Location Street Address		
City	State	Zip

AUTO PAY AUTHORIZATION (PLEASE PRINT)

Name on the Account		SCUSA Account Number
Financial Institution Name and Phone Number		
<input type="radio"/> Checking		
<input type="radio"/> Savings	Checking/Savings Account Number	ACH Routing Number
Amount to Debit	Start Date	Day of Month/Due Date
Primary Name on the Account	Date	Signature
Secondary Name on the Account	Date	Signature
I hereby authorize Santander Consumer USA to initiate entries to my checking or savings account at the financial institution above, for the purpose of making my monthly auto payments. I also authorize the financial institution to withdraw these payments from my account. I Hereby Agree To All The Terms And Conditions As Noted Above. You authorize Santander Consumer USA to cancel your Auto Pay if, on any scheduled payment date, the amount of your scheduled Auto Pay payment is greater than the payoff amount on your account.		