

CONTACT US

Our customer service representatives are available from 8am to 8pm eastern time Monday through Friday at (877) 576 - 2265.

PAYMENT OPTIONS

For your convenience we offer multiple payment options. Please note that there is a \$2.95 non-refundable vendor fee for all debit card payments.

- **Web Payments at: Credito Real USAfinance.com**
Single Payment: You can schedule a single payment online by providing your checking account or debit card information.
Recurring Payments: You can set up monthly recurring payments to be deducted from your checking account by providing your checking information.
- **Phone Payments:** Call (877) 576 - 2265 to authorize payment directly from your checking account or debit card.
- **Mail Payments:** Detach the coupon portion and mail it in with your check or money order. Do not send cash. Payments not sent to the P.O. Box listed directly below, or not accompanied by the payment coupon, may experience delays in processing.
Please send your payments to:
Credito Real USA Finance, LLC
1475 W. Cypress Creek, Suite #300
Fort Lauderdale, FL 33309
If you send more than the "Total Amount Due" by the "Due Date" listed on the front page of statement, the extra money will be applied directly to your principal balance and prepay your payment(s) which will reduce the amounts due on your next statement.
- **Other Payments:** Credito Real USA Finance accepts payments from **Western Union** (code: AUTOBANK), **MoneyGram** (code: 5372), and **PayNearMe**.

Interest accrues daily on the remaining unpaid principal, even when you prepay your payments or make principal only reduction payments.

INSURANCE REQUIREMENTS

Appropriate evidence of insurance is required throughout the duration of your account. To comply with this requirement, please send a copy of your auto insurance policy declaration page to:

Credito Real USA Finance, LLC
1475 W. Cypress Creek, Suite #300
Fort Lauderdale, FL 33309

A copy your insurance card is not acceptable proof of insurance. Evidence of insurance coverage must include the following:
~ Borrower(s) name and address
~ Collateral year and make
~ Policy Period
~ Coverage Information
~ Vehicle Identification Number
~ CREDITO REAL USA Finance listed as loss payee of the collateral

NOTICES

- Credito Real USA Finance may charge you a fee for any check that is returned unpaid, as allowed by law.
- A late charge will be assessed if a payment is received after its due date, as allowed by law and described in your contract.
- When Credito Real USA Finance contacts you, we may be attempting to collect a debt and any information obtained may be used for that purpose.
- When you provide a check as payment, you authorize us to either use information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment. You will not receive your check back from your financial institution, since the physical check will be destroyed.
- Important Bankruptcy Information: If your account is subject to pending bankruptcy proceedings, or if you received a bankruptcy discharge, this statement is for informational purposes and is not an attempt to collect a debt or impose personal liability.
- Attention SERVICE MEMBERS: If you are a federal or state military service member, you may be entitled to certain legal rights and protections. If your vehicle was purchased before you left civilian life and began "active duty" or "active service," or if you received mobilization orders as a member of the Reserves or National Guard, please call us at (877) 576 - 2265.
- This statement is an attempt to collect a debt and any information obtained will be used for that purpose. If you do not, within 30 days of receipt of this notice dispute the validity of the debt, or any portion thereof, we will obtain verification of the debt or a copy of a judgment against you, and will mail you a copy of any verification, writing or judgment evidencing the debt. If within this 30 day period, you request in writing the name and address of the original creditor, we will provide you with that information if different from the current creditor designated.

CREDIT REPORTING NOTIFICATIONS

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. If you believe the credit information that we reported about you is inaccurate, you may send a written dispute to us at 4 Venture, Suite 150, Irvine, CA 92618 or you can contact the applicable credit reporting agency listed below.

TransUnion Inquiries: Call (800) 916-8800 or visit Transunion.com
Equifax Inquiries: Call (888) 548-7878 or visit Equifax.com
Experian Inquiries: Call (888) 397-3742 or visit Experian.com

ADDRESS AND PHONE NUMBER CHANGES

For any address or phone number change, please complete the appropriate sections below. If mailing address is a P.O. Box, the Residence Address section on the right **MUST** be completed.

MAILING ADDRESS

ADDRESS

CITY STATE ZIP

RESIDENCE ADDRESS

ADDRESS

CITY STATE ZIP

() -
Home

() -
Work

() -
Cell