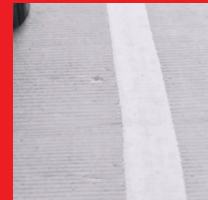
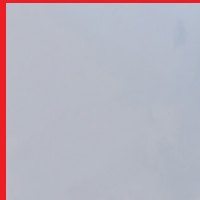


Welcome!

We are excited about being your auto finance company and are committed to providing you a superior customer service experience that is simple, personal and fair.

This welcome guide provides helpful information, so please keep it somewhere handy and refer to it if you have questions about your account.



DRIVE

Manage your account online from any connected device when you **sign up for MyAccount** following simple step-by-step instructions at **SantanderConsumerUSA.com**.

Your 24/7 account access allows you to:

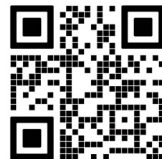
**Log in from
any device**

**Make a
payment**

**Get your
payment history
and due dates**

**Obtain payoff
information**

**Update your
account**



To speed up registration, have the name, Santander Consumer USA account number, date of birth and Social Security number of the primary account holder available.

Signing up for paperless statements is easy at MyAccount.SantanderConsumerUSA.com:

- ▶ Log in to **MyAccount** | Choose **Go Paperless** |
- ▶ Select **Go Paperless** under **Statement Preferences** | Click **Submit** |
- ▶ Watch your email for notification that your electronic statement is available

NOTE: Each borrower on your account must create a profile in MyAccount and opt-in to paperless in order for all borrowers to receive electronic statements.

CRUISE

To help you make your monthly payments on time, we offer several options, allowing you to choose the one that best meets your needs.



Pay with Auto Pay.

Sign up for Auto Pay today in **MyAccount**. It's FREE! Your monthly payments will be deducted automatically from your checking or savings bank account and credited to your Santander Consumer USA account by the payment due date.



Pay by phone.

Call our automated system at **888.222.4227** to make a free payment using your checking or savings bank account. Make sure you have your Santander Consumer USA account number on hand. **Paying with a checking or savings bank account is free, but a fee will apply to debit card payments made by the automated phone system or by a live agent.***



Pay online.

Log in to **MyAccount** at **SantanderConsumerUSA.com** to make a payment 24/7. We accept payments from checking or savings bank accounts with no additional fee. You can make a one-time payment or set up recurring payments. It's fast, secure and easy. We also accept payments by debit card and through digital wallet options including Apple Pay, Google Pay, PayPal and Venmo. **Paying with a checking or savings bank account is free, but a fee will apply to debit card and digital wallet payments.***



Pay by mail.

Mail your payments to **P.O. Box 660633, Dallas, TX 75266-0633**. Be sure to include your account number on your check or money order. Mail your check 5 to 7 days before the due date to ensure the payment is received on time.

*Please note that a third-party payment processing company charges a fee to process your payment. Fees are subject to change. Santander Consumer USA retains no part of the fee. Go to SantanderConsumerUSA.com/Payments to view third-party processing fees.

CONTROL

Of course, we want it to be as easy and convenient as possible to make your monthly payments, which includes the following express options. Please note that a third-party payment processing company charges a fee to process your payment using the express options below. See the CRUISE page for free payment options.

MoneyGram

Get your payment to us in minutes.

Western Union

Wire your payment to us today.

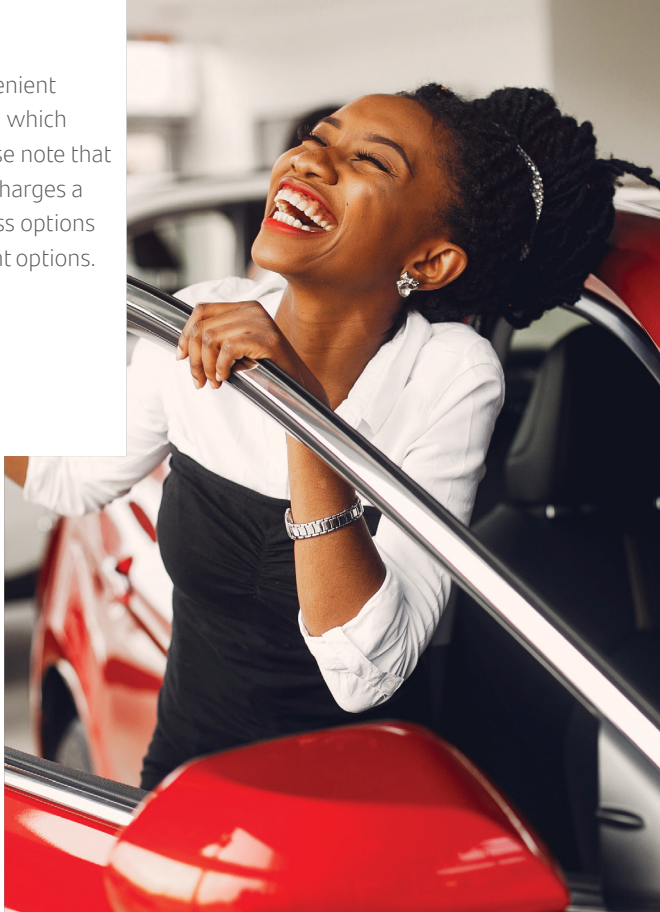
CheckFreePay

Make a same/next day payment from convenient retail locations.

PayNearMe

Make a cash payment at participating 7-Eleven, CVS and other stores.

Find more information about all available options at [SantanderConsumerUSA.com](https://www.SantanderConsumerUSA.com).





DETOUR

If you're financing your vehicle, enjoying a smooth ride with your simple interest contract means avoiding detours along the way to making your payments on time. To learn more about how simple interest financing works, watch the video at **[SantanderConsumerUSA.com/SimpleInterest](https://www.SantanderConsumerUSA.com/SimpleInterest)**.

Santander Consumer USA will do its best to work with you to meet your financial needs. If you believe you cannot make a monthly payment on time, please contact us for assistance.

† Santander Consumer USA contracts cannot be taken over or assumed on your behalf by a third party.

† Santander Consumer USA does not refinance existing accounts.



Visit the Customer Center

Find resources to help manage your account and get answers to your questions at **[SantanderConsumerUSA.com/Customer-Center](https://www.SantanderConsumerUSA.com/Customer-Center)**.

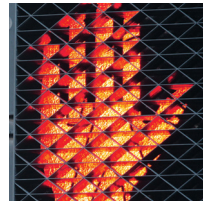
Insurance

Insurance coverage is an important part of driving a vehicle. The terms of your contract require that you maintain comprehensive and collision coverage on your vehicle. Please ensure Santander Consumer USA is listed as the loss payee with the address below:

Santander Consumer USA, P.O. Box 650844, Dallas, TX 75265

If you are involved in an accident, please notify Santander Consumer USA as soon as possible.

Find answers to frequently asked questions at [SantanderConsumerUSA.com/Support](https://www.SantanderConsumerUSA.com/Support)



BRAKE



SUPPORT

Frequently asked questions

If you have questions that are not answered by this welcome guide, check out the frequently asked questions (FAQ) section on our website at [SantanderConsumerUSA.com/Support](https://www.SantanderConsumerUSA.com/Support).

FAQ Topics

- ▶ Billing & Payment
- ▶ Account
- ▶ Titles
- ▶ Insurance & Claims
- ▶ Online & Other
- ▶ Extensions
- ▶ Language Preferences

Contact Information

- ▶ Customer Service Hours
- ▶ Main Mailing Address
- ▶ Payment Address

Save this card
for your convenience.

Trim along dotted line



SERVICE

We're here to help

This guide and **SantanderConsumerUSA.com** provide you with information to ensure you have an excellent experience.

▶ **MyAccount and Live Chat**

Use **MyAccount.SantanderConsumerUSA.com** to access useful online features.

▶ **Customer service**

Agents available Monday through Friday 7 a.m. to 9 p.m. CT and Saturday 7 a.m. to 5 p.m. CT. Our automated system is available 24/7 at **888.222.4227**. Visit our website for any changes in hours of operation.

▶ **Payment address**

P.O. Box 660633
Dallas, TX 75266-0633

▶ **Customer Center**

Access **SantanderConsumerUSA.com/Customer-Center** for a variety of resources at your fingertips.