Welcome

Happen™ BANK Formerly LendingClub

Santander Consumer USA®

Welcome
Happen Bank Members!

Happen Bank is partnering with Santander Consumer USA® to service your auto loan. As your servicer, we are committed to providing you with an 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.

Visit **SantanderConsumerUSA.com/HappenBank** to get started.

Manage your account anywhere

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.*

So many ways to pay

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 online

Log in to **MyAccount.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 digital wallet, such as Apple Pay, Google Pay, PayPal and Venmo. **Paying with a checking or savings bank account is free, but a fee will apply to payments made by debit card or digital wallet.***

*Please note that Santander Consumer USA's third-party payment processing partner charges a fee to process your debit card or digital wallet payment. Fees are subject to change. Santander Consumer USA retains no part of these fees.
Go to SantanderConsumerUSA.com/Payments to view third-party processing fees.

Find more information about all available options at SantanderConsumerUSA.com/Payments.

Pay by phone

Call our automated system at **833.377.0201** 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 with a live agent.***

Pay by mail

Mail your payments to **Santander Consumer USA, 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 Santander Consumer USA's third-party payment processing partner charges a fee to process your debit card or digital wallet payment. Fees are subject to change. Santander Consumer USA retains no part of these fees.
Go to SantanderConsumerUSA.com/Payments to view third-party processing fees.

Convenient payments

Of course, we want it to be as easy and convenient as possible to make your monthly payments, which includes the following express options.

PayNearMe

Make a cash payment at participating 7-Eleven, CVS and other stores. **Santander Consumer USA's third-party payment processing partner charges a fee to process your payment. Santander Consumer USA retains no part of this fee.**

Western Union

Wire your payment to us today.*

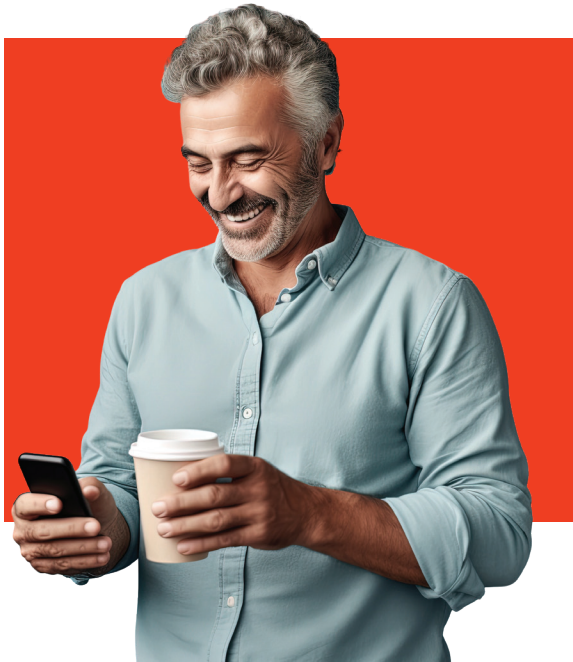
MoneyGram

Get your payment to us in minutes.*

CheckFreePay

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

*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 these fees. Go to SantanderConsumerUSA.com/Payments to view third-party processing fees.



More about your account

Your simple interest contract

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**.

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.

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 Happen Bank is listed as the loss payee with the address: **Happen Bank, P.O. Box 729, Wilmington, OH 45177**.

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**.

Visit the Customer Center

Find resources to help manage your account and get answers to your questions at **SantanderConsumerUSA.com/Customer-Center**.

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.

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 are 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 **833.377.0201**. Visit our website for any changes in hours of operation.

Payment address

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

Customer Center

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

FAQs

For questions not answered in this guide, scan the QR code or visit the frequently asked questions section on our website at **SantanderConsumerUSA.com/Support**.

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