



WE ARE
COMMITTED
TO YOUR
SUCCESS.

TOP REASONS to use ACA

SELL MORE Cars
INCREASE Ancillary Products[‡]
RETAIL MORE Trades
REPUTABLE Company
FINANCIALLY Sound
PARTNERSHIP Focused
Cutting Edge **TECHNOLOGY**
Executive **COMMITMENT**

[‡]Dealers are required to present all ancillary products as optional/voluntary.



10 of 10

TOP DEALER GROUPS
already partner with ACA

**DEALER
PARTNERS**
in all **50**
States



ABOUT US

The foundation of American Credit Acceptance is our shared Guiding Principles. These principles are not independent of our business; they are the core of the business. Our Guiding Principles provide the framework for how we make decisions and execute strategies, and we cannot succeed in our business endeavors absent of these principles.

We create value for our team members, partners, customers, and communities by acting in accordance with our Guiding Principles, which ultimately leads to a stronger company culture and better business performance.

GUIDING PRINCIPLES

Integrity | Partnership | Humility
Principled Entrepreneurship
Initiative | Fulfillment

WE'RE HERE TO HELP **GROW YOUR BUSINESS, FASTER.**

At ACA, we are dedicated to empowering the emerging credit consumer to purchase reliable and affordable transportation. In addition, your success is our success. That's why we've created a seamless process to help you fund more deals and serve more customers.

1

HIGH LEVEL
Customer Service

2

BEST IN CLASS
Funding & Underwriting

3

FLEXIBLE
Structure

THE ACA DIFFERENCE

\$3,799

**TOTAL
PRODUCT
ALLOWANCE***
ON MOST APPROVALS

**NO VEHICLE
RESTRICTIONS**

- Any Year
- Any Mileage
- Any Make
- Any Model

**30%
DOWN**



**WAIVES POR/POI
IN MOST STATES****

**NO MINIMUM
REQUIREMENTS**

- FICO Score
- Income
- Job Time
- Residence Time
- Loan Amount

**ACA does not finance Credit Life & Disability. GAP and ESC are classified as back-end products. All other products are classified as front-end and ACA's discount percentage will apply. Vehicles valued at less than \$2,500 will receive 30% of the Sales Price in Products. **ACA program guidelines will provide more information on POR, POI, and VOE.*

FASTER FUNDING WITH ACA'S SECURE TECHNOLOGY!

eCONTRACTING

- ACA is eContracting on both the Dealertrack and RouteOne platforms
- Increase contracting efficiency by automating critical checkpoints and validating data as it is being entered
- eContracting ensures accuracy by reducing the potential for errors

REMOTE SIGNING

- ACA is onboard with Remote Signing using the RouteOne and Dealertrack uniFI® Platforms
- Remote Signing provides a safe and convenient experience for customers
- It allows for a low-contact sales process allowing customers the ability to safely sign deal documents anytime, anywhere without having to come into the dealership

MOBILE CAPTURE

- This technology allows customers to send missing stips directly to our Originations Team
- When a stip is missing from a received packet, a Missing Stip Text will be sent to the customer(s) from 869-40, allowing them to click a link and snap a picture of their missing document via their mobile device.

CONFIRMATION TEXT

- Customers can confirm all loan details via their mobile device and there is no enrollment or app to download
- The customer will receive a text from 869-40
- They will use the link provided in the text to review and confirm the details of their loan
- The customer must confirm the loan details within 48 hours
- If the loan details are not confirmed via text, we will call the customer



Optimize Efficiency!
Reduce Errors



Digital. Innovative. Secure.
Sign Anytime, Anywhere



TAP. SNAP. SEND!
Send Stips with Mobile Capture



Fund Deals Faster!
Confirmation Text Now Available



CONTACT INFORMATION

DEALER SUPPORT

855.295.8810
Option 1 - Underwriting
Option 2 - Funding
Option 3 - Sales

UnderwritingSupport@ACAacceptance.com
FundingSupport@ACAacceptance.com
Funding Fax - 937.805.4245
(Include bar coded approval as cover page)

CUSTOMER CONFIRMATION

888.941.7233

CUSTOMER SUPPORT

(Account Related Questions)
866.544.3430

TITLES

877.811.1620

FUNDING PACKETS

Sent via FedEx:
American Credit Acceptance
4054 Willow Lake Blvd., Suite 2096
Memphis, TN 38153

Sent via other methods:
American Credit Acceptance
3268 Progress Way, Suite 2096
Wilmington, OH 45177-7700

LIEN HOLDER

American Credit Acceptance
PO Box 4419
Wilmington, OH 45177-4419

LOSS PAYEE

American Credit Acceptance
PO Box 4537
Carmel, IN 46082