



CREDIT ACCEPTANCE

961 East Main Street
Spartanburg, SC 29302

Servicemembers Civil Relief Act Interest Rate Reduction Request Form

Name: _____

Account Number: _____

Address: _____

Phone Number: _____

When you serve on active duty in the military, you may be eligible for benefits under the Servicemembers Civil Relief Act (“SCRA”). This benefit applies to any motor vehicle financing through American Credit Acceptance, LLC (“ACA”) that was obtained prior to entering into active-duty status. The benefit limits the maximum interest rate that may be charged to 6% during the period of time that you are on active-duty status. The 6% interest rate will begin on your active duty start date and will remain in effect until your period of active-duty service is completed. Your interest rate will then return to the contracted rate according to the Retail Installment Sales Contract entered into between you and ACA.

You may request this adjustment up to 180 days after your release from active duty. If applicable, ACA will retroactively apply the 6% interest rate to your account to ensure that the 6% interest rate is applied to the time that you were serving as an active duty servicemember.

To request this rate adjustment, please sign, date, and return this form along with either: a copy of the orders calling you to military service plus any orders extending military service and including any other appropriate indicator of military service (such as a certified letter from a commanding officer), or you may provide a copy of your orders plus a copy of your most recent military pay stub and a copy of your military ID to:

American Credit Acceptance, LLC
Attn: SCRA Request
961 East Main Street
Spartanburg, SC 29302
Fax 866-633-0622

If ACA does not receive an acceptable copy of your military documents in conjunction with your request for benefits, ACA will check the Defense Manpower Data Center (DMDC) website to determine eligibility. If we are unable to validate eligibility through the DMDC website, we will contact you to obtain an acceptable copy of your military documents.

Please note also that state law may provide additional benefits, or different benefits than the SCRA, including in some cases to your dependents. ACA will review and apply any applicable state law benefits relating to the interest rate reduction you have requested under the SCRA, based on the information provided and your address on file. Other state law benefits may require you to submit a separate request. If you would like to request benefits for a dependent or provide other information relevant to state benefits, you may do so at the address noted above.

If you have any questions regarding whether or not the SCRA benefits apply to you and your account, please call us at (864) 256-2350. Please note that this form is not required and is only provided as a convenience to you. Any and all written requests for SCRA benefits will be reviewed and processed accordingly. ACA will respond to all SCRA requests in writing.

Signature

Date