



1600 Valley River Drive, Suite 290
Eugene, OR 97401
541-868-2595 Direct / 541-636-3168 Fax

CONGRATULATIONS AND PACWEST CREDIT WELCOMES YOU!

Dear Customer:

I am pleased to inform you that your account for your vehicle has been financed by PacWest Credit. The total amount being financed is on your copy of your Retail Contract that you signed at the dealership. Your payments are due on the same day each month and the amount due and your first payment due date will also show on your Retail Contract.

Please read the following information carefully as the consequences could affect your account or credit:

Part of the terms of your contract is that you are required to keep full coverage insurance with deductibles no higher than \$500 for comprehension and \$500 for collision with PacWest Credit LTD listed as the lien holder. If your insurance is ever dropped, PacWest Credit may place single interest coverage on the vehicle and add the premium to your loan. This type of coverage is expensive and does not provide any coverage for you, just the lender. In addition, if your account is not in good standing, you also risk the chance of repossession and/or legal action.

Please know that there is no grace period for your first payment and your first payment will need to be paid on time. Payments that are made more than 10 days late will be charged a late fee of 5% of your monthly payment. Payments that are made more than 30 days past due will automatically be reported to your credit and can be assigned for repossession.

PacWest Credit offers several ways to make a payment. If you would like to make a payment over the phone by using a Visa or Master card, please call the number provided above between the hours 8:00 a.m. to 5:00 p.m. Monday through Friday.

To set up auto pay, please fill out the Auto Pay Authorization Form and return it to our office. Your payment will be automatically processed each month on your due date.

You can also make a payment online by going to our website at www.pacwestcredit.com. You will need to select "Make A Payment" and then click register to create a user name and password.

In person payments can be made at the address listed above between the hours of 8:00 a.m. to 5:00 p.m. Monday through Friday.

To pay by money order or check, please make sure to write your name and account number on the check or money order and make it payable to PacWest Credit. You can send your payment to the address listed above

If you have a change of address or phone number, please call our office with that information right away to update your account. Should you have any questions, please feel free to call our office at the number listed above.

Please note that if you are paying off your account by any means other than cash the title will be held for 15 business days and then mailed out to you.

We look forward to working with you and congratulations on your new vehicle!

PacWest Credit