

**BUSINESS HOURS**: Monday - Friday 9am-5pm

**Customer Service** 609.807.3200 x9508 **Collection:** 609.807.3200 x9507

Congratulations on your new car. We look forward to providing best-in-class service to you over the life of your lease. Here's a brief overview of what to expect in the days to come.

#### What's next?

After you've signed your Lease Agreement, your dealer will mail to us along with other materials that we require in order for us to purchase the vehicle. We may have questions, and will work with the dealer to square that all away.

### What correspondence should I expect from CAL Automotive?

Shortly after CAL purchases the vehicle, a Welcome Letter will be mailed to the lessee and, when applicable, co-lessee. This letter will include your lease account number, payment mailing address, department contact info, details on several ways to remit payment, and other helpful information.

If an email address was provided on your credit application, CAL will email you a copy of the Welcome Letter shortly after the purchase is complete.

Separately, CAL will send coupon book to the address of the lessee. This book will contain a stub for each scheduled payment due pursuant to the Lease Agreement. If you wish to mail checks, please include a stub in your mailing to ensure proper and expeditious posting.

#### When will I receive my new registration and plates?

Your dealer will submit all the paperwork directly to your local motor vehicle agency. This process may take some time, but your dealer may be able to give you a better sense of when you can expect to receive your registration and plates.

# It's been a while and I haven't received anything from CAL Automotive yet. Should I be concerned?

Delays do happen. We know the process takes time, and the mail can sometimes be slow. Here are some points to keep your mind at ease!

Once the vehicle is purchased and a lease number is assigned, our team will reach out to you before any negative credit reporting or late fees are assessed.

Late Fee: CAL never assesses a late charge on the first payment that becomes due after contract signing.

Credit Impact: Your credit application was approved by CAL due to your stellar credit. And we want to keep it that way! In the rare case where we do not complete the purchase before a due date, the dealer will pay that payment as it becomes due. The dealer will expect you to pay them back, but this ensures that you will keep your credit in good order.

<u>Tip:</u> Review your Lease Agreement to confirm that the address is accurate and complete (including apt info, etc). If not, please contact our Customer Service Department.

# After my account has been established, what will my payment options be?

<u>Automatic Payment Deduction</u>: Authorize CAL to deduct your payment from your checking account on your monthly due date by either of these convenient methods:

- i. Complete an ACH Authorization Form and send to us with a copy of a voided check, or
- ii. Register at CALautomotive.com, add banking information, and enroll in 'AutoPay'.

## "One Time" Payments:

**By Web**: After registering, log into your account at CALautomotive.com any time you'd like to schedule one payment to be deducted from your bank account.

**With a Representative during business hours**: Call our Collection Department at 609.807.3200 x9507 to verbally authorize us to deduct one payment from your bank account.

**By Automated Phone System:** Available 24x7, call 609.807.3200, Option 5, and follow the prompts to make one payment from your bank account.

**By Mail**: Include a coupon stub and note your lease account number in the memo line. Send to the address on your Welcome Letter or coupon stub.

<u>Using your bill payment service provider</u>: Please set up only after receipt of your Welcome Letter. Ensure that (i) you lease account number is referenced in the appropriate field, and (ii) the recipient address reflects the address provided on the Welcome Letter.