

## FINANCIAL SERVICES US

3065 AKERS MILL RD, SUITE 700  
ATLANTA, GEORGIA 30339

THE UNITED RENOVATIO  
3243 BLUE LOBELIA  
NEW BRAUNFELS TX 78130

Account Number: 500001-1395806-0001  
Statement Date: 02/25/2024  
Payment Due Date: 03/18/2024

### SUMMARY OF CHARGES

Current Amount Due	\$1,269.85
Past Due Amount	\$1,269.85
Late Charges Due	\$0.00
Other Charges	\$0.00
<b>Total Amount Due</b>	<b>\$2,539.70*</b>

\*If a payment is not due this month, interest is still accruing. If your account has reached its maturity date, the account may be due in full. To confirm the full amount due, contact our Customer Care Department.

### ACCOUNT SUMMARY

Principal Balance	\$63,175.10
Last Payment Date	01/11/2024
Regular Payment Amount	\$1,269.85
Amount of Last Payment	\$1,269.85
Amount Applied to Principal	\$901.94
Amount Applied to Interest	\$367.91

\*SEE REVERSE SIDE FOR OTHER IMPORTANT INFORMATION.

Scan the QR code to log in to your account.

Log in to your account to make a payment, or consider signing up for Auto Pay and paperless statements!



## Contact Information

<b>Customer Care</b>	1-800-234-0971	Monday through Friday 8am to 8pm EST
<b>Payment Address</b>	Stellantis Financial Services PO Box 205749 Dallas, TX 75320-5749	
<b>Overnight Payments</b>	Lockbox SVCS 205749, SFS US 2975 Regent Blvd, Suite 100 Irving, TX 75063	

## Other Ways to Pay



**Pay by Check via Phone**  
(restrictions apply):

Call 1-800-234-0971 and speak with an associate or use Automated Service.

Note: This is a free service. (Have your checkbook and account number available) Please visit [www.stellantis-fs.com](http://www.stellantis-fs.com) "Manage Your Account" for other flexible payment options.



**Pay Online by Check**  
(restrictions apply):

Go to [www.stellantis-fs.com](http://www.stellantis-fs.com) sign in and click "Manage Your Account" to make a payment using our secure online payment system.

Note: This is a free service.



**Pay by Debit Card**  
(credit cards are not accepted):

Go to [www.stellantis-fs.com](http://www.stellantis-fs.com) or call 1-800-234-0971 and speak with an associate.

Note: A fee will be charged for this service. Not available in all states. Payments made after 8pm will be credited to your account the following day.

The current balance on this statement is NOT your loan pay off amount. For payoff amount information please contact Customer Care. Please include your 17 digit account number on all payments and correspondence.

Please detach and return with your remittance (allow 7-10 days for postal delivery).

THE UNITED RENOVATIO  
3243 BLUE LOBELIA  
NEW BRAUNFELS TX 78130

Payment Due Date 03/18/2024

Account Number 500001-1395806-0001

**Payment Total \$2,539.70**

### HAS YOUR INFORMATION CHANGED?

Check the box if you have had a name, address, or phone number change, then update the form on the reverse of this document.

STELLANTIS FINANCIAL  
PO BOX 205749  
DALLAS TX 75320-5749

Please return this coupon and write your account number on the check. Make checks payable to: **Stellantis Financial Services**

0009 50000113958060001 031824 0025397005

# Important Information

**Free Payment Method:** Some payment methods may require a third-party fee. You may always pay using your bank account via ACH without a fee.

**NOTICE: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.**

**NOTICE: Complaints, disputes, or concerns about your account, including information in your credit report that has been furnished to a consumer reporting agency for your account or to limit our payment reminder contacts or to notify us of a contact preference, may be submitted to us at the following address:**

Stellantis Financial Services, Inc.  
Attn: Compliance Department  
3065 Akers Mill Rd, Ste. 700  
Atlanta, Georgia 30339  
E-Mail: [compliance@stellantis-fs.com](mailto:compliance@stellantis-fs.com)  
Facsimile: 888-272-5718

**NOTICE TO SERVICE MEMBERS:** SCRA interest rate reduction requests and active-duty orders may also be submitted to the Compliance Department as indicated above.

Please notify us of all deployments or new active-duty orders to see if you qualify based on our company policy (e.g., deployed outside the USA and all National Guard orders – See FAQs at <https://www.stellantis-fs.com/Customers/FAQs>).

**NOTICE:** Inbound and outbound calls may be recorded and/or monitored. If you do not wish to be recorded, please let us know during the call.

**\*TELEPHONE NUMBER NOTICE:** If you have provided or provide a telephone number (wireless or landline) as a contact number, we may use that number to service your account, including sending text messages, calling using an automated dialer, or calling using an artificial voice or a prerecorded message. If you do not wish to receive such calls, we ask that you please notify the Compliance Department as indicated above although you may choose another method of notification.

## IMPORTANT INFORMATION ABOUT PAYMENTS:

When making your payments please be aware of the following:

- » Payments are required to be made by the due date listed in your contract and payments are considered past due if not received by the due date, even if your contract contains a "grace period." If your contract permits a late fee, a "grace period" only pertains to when a late fee will be assessed. Please refer to your contract to see if your account has a late fee provision and a "grace period."
- » For simple interest contracts, a portion of your monthly payment is applied towards the amount of the obligation – the principal – and a portion of the payment is applied towards paying the finance charge – the interest. A greater percentage of your monthly payment is applied to interest early in the life of the contract, and a greater percentage is applied to the principal at the end. Thus, the principal balance decreases slowly at first and more quickly closer to the end of the financing term. A portion of your payment may also be applied to late fees that have accrued. To learn how and in what order your payments are applied, please contact the Compliance Department as indicated above.
- » **Since interest charges will accrue daily on past due amounts for simple interest contracts, the actual amount of finance charge and the actual amount of your final payment will depend on your payment record.** If you make every payment on the due date, you will pay off the contract in the time frame described in the contract. **However, if you make late payments, you will pay more finance charges (e.g. replace with i.e., interest) and you will have a balance remaining after your final scheduled payment. Depending on the number and severity of late payments, the final balance may be significant (i.e., much more than the regular monthly payment amount).** If that occurs, you will have the option to pay the remaining balance or to continue to make monthly payments in the regularly scheduled amount until the balance is resolved. If you make every payment before the due date, you will pay less finance charges.
- » **Payment extension(s) will result in a longer repayment period than originally scheduled. A payment extension(s) will result in more interest accruing on your account and a higher principal balance than if payments were made as originally scheduled in your contract.** Interest will continue to accrue during the extension period and your payment(s) immediately following the extension period will be disproportionately allocated to the unpaid interest if not all to unpaid interest.
- » When you make your regular monthly payment, you may include an additional amount to be applied directly to principal. Any amount in excess of the accumulated interest due (and applicable fees that are due and payable, if any) will be applied to principal.
- » If you make a payment that is much larger than the contractual monthly payment, the large amount may advance the next due date more than one month. **Even if a payment is not due in a month, be aware that interest is still accruing.** To avoid unwanted interest charges and reduce the amount of interest paid over the life of the account you have the option to consider making additional payments before the next required payment. You may call us to find out how much interest has accrued.
- » If a payment is returned due to insufficient funds or uncollected funds, Stellantis Financial may choose to resubmit the payment a second time if the payment is eligible for resubmission. Resubmission may occur up to 7 days after the original payment date.
- » \* If you have reached your maturity date and have a remaining balance, the full amount is due and payable. If you are unable to make the full payment, you may be permitted to continue to pay the regularly scheduled amount until the balance is resolved. To discuss your available options pertaining to your maturity date, please contact our

Customer Care Department.

**NOTICE: By sending us a check for payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account. In certain circumstances, such as for technical or processing reasons, we may process your payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your bank.**

**STELLANTIS FINANCIAL SERVICES, INC. IS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. NOTICE: If you are entitled to the protections of the United States Bankruptcy Code regarding the subject matter of this letter, the following applies to you: THIS COMMUNICATION IS NOT AN ATTEMPT TO COLLECT, ASSESS, OR RECOVER A CLAIM IN VIOLATION OF THE BANKRUPTCY CODE AND IS FOR INFORMATIONAL PURPOSES ONLY.** If you would like for us to stop sending monthly statements, please contact us at 800-234-0971 or write to the Compliance Department as indicated above and we will comply with your request. **For California Residents:** As required by law: You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. The state Rosenthal Fair Debt Collection Practices Act, and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov). Nonprofit credit counseling services may be available in the area. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. **For Colorado Residents:** A Consumer has the right to request in writing that a debt collector or collection agency cease further communication with consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by the law to collect the debt. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT SEE – [HTTPS://COAG.GOV/OFFICE-SECTIONS/CONSUMER-PROTECTION/CONSUMER-CREDIT-UNIT/COLLECTION-AGENCY-REGULATION/](https://COAG.GOV/OFFICE-SECTIONS/CONSUMER-PROTECTION/CONSUMER-CREDIT-UNIT/COLLECTION-AGENCY-REGULATION/). Our in-state office located as follows: Colorado Manager, Inc., 8690 Wolff Court, Suite 110, Westminster, CO 80031, Phone # 303-920-4763. **For Maine Residents:** The telephone number and hours of availability for Stellantis Financial Services, Inc. are as follows: 1-800-234-0971, Monday-Friday, 8:00 am until 8:00 pm ET. For Massachusetts Residents: NOTICE OF IMPORTANT RIGHTS - YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR. The telephone number and hours of availability for Stellantis Financial Services, Inc. are as follows: 1-800-234-0971, Monday-Friday, 8:00 am until 6:00 pm ET. **For Minnesota Residents:** This collection agency is licensed by the Minnesota Department of Commerce. **For New York City Residents:** This Collection Agency is licensed by the New York City Dept. of Consumer Affairs License # 1337363. The New York City Department of Consumer Affairs (NYC DCA) requires us to document your preferred language. Please provide us with your language preference. Please note we do not offer language access services. We do have associates fluent in English and Spanish. The NYC DCA provides a translation and description of commonly used debt collection terms in multiple languages on its website: <https://www1.nyc.gov/site/dca/consumers/Glossary-of-Common-Debt-Collection-Terms.page>. **For New York State Residents:** You may request letters in an alternative, reasonably accommodatable format selected by the principal creditor or debt collector such as large print, braille, audio compact disc, or other means. To make such a request, please contact us at 1-800-234-0971. **For North Carolina Residents:** This Collection Agency is licensed by the North Carolina Dept. of Insurance Permit # 103771. **For Tennessee Residents:** This collection agency is licensed by the Collection Service Board of The Department of Commerce and Insurance, James Robertson Parkway, Nashville, Tennessee 37243. For **Texas Residents:** We are licensed and examined under the laws of the State of Texas and by state law are subject to regulatory oversight by the Office of Consumer Credit Commissioner. If you wish to file a complaint against Stellantis Financial Services, Inc., you should contact the Office of Consumer Credit Commissioner at 2601 North Lamar Boulevard, Austin, Texas, 78705-4207 or by telephone at 800-538-1579. **For Utah Residents:** As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. **For West Virginia Residents:** The activities of collection agencies in West Virginia are regulated by the Attorney General's Consumer Protection Division, 812 Quarrier St., Charleston, WV 25301. Federal law prohibits agencies from contacting you about your debt if you send a letter requesting that all contacts stop.

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## NAME AND/OR ADDRESS CHANGE

Please make sure that your name(s) and address on the front of this statement is correct.

If changes need to be made, please complete this form. Check the box in the line to be changed and enter the correct information.

Customer Name \_\_\_\_\_

Joint Customer Name \_\_\_\_\_

Address \_\_\_\_\_ Apt. No. \_\_\_\_\_

City and State \_\_\_\_\_ Zip Code \_\_\_\_\_

Cell Phone # \_\_\_\_\_ Home Phone # \_\_\_\_\_ Work Phone # \_\_\_\_\_

E-mail Address \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_