



To: Repossession Contractor Service Providers
From: Credit Acceptance Corporation
Re: Encountering Threatening / Violent Situations During Repossession
Date: 4/18/2024

Dear Valued Repossession Service Provider,

In an effort to reduce potentially violent situations, Credit Acceptance will offer compensation for having to leave the vehicle, if the threat is found to have merit.

Please adhere to the following guidance when encountering a threatening/violent situation

1. Leave the scene as safely and quickly as possible.
2. Contact Credit Acceptance to discuss the situation.
 - o Contact the Repossession Contractor Network at 800-303-1228 or RepoContractorNetwork@creditacceptance.com.
3. **Credit Acceptance will review the situation and if the threat has merit, we will pay the full involuntary repossession amount.**
4. Invoice your involuntary repossession expense.

The expectation of what to do in a potentially violent situation are outlined within the REPOSSESSION SERVICE PROVIDER SERVICING STANDARD – RECEIVING AND EXECUTING A REPOSSESSION ASSIGNMENT:

<p>What actions are prohibited when repossessing a vehicle? (Continued)</p>	<p>If you are faced with a customer, or third-party (i.e., neighbor, relative, spouse) actively protesting the repossession, potential violence, or physical confrontation by the customer or third-party, you must do the following:</p> <ul style="list-style-type: none">• If the vehicle is not already hooked, you should leave without the vehicle to remove yourself from the situation as quickly as possible.• If the vehicle is only partially hooked, immediately discontinue repossession attempts and safely drop the vehicle and leave the scene. <p>If the vehicle is already hooked and ready to transport, avoid any engagement with the customer or third party and leave the scene as quickly as possible.</p> <p>Please consult your legal counsel on your legal requirement to avoid breaching the peace and the applicable law in the state(s) where you do business.</p>
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If you have any questions, please contact the Repossession Contractor Network at 800-303-1228 or RepoContractorNetwork@creditacceptance.com.

Be safe and have a great day.
Regards,
Credit Acceptance