



**U DRIVE**  
**ACCEPTANCE CORPORATION**

**Dealer Notice – Equal Credit Opportunity Act (ECOA)**

Dear Dealer Principal,

U Drive Acceptance Corp is committed to ensuring our dealers understand their responsibilities for complying with the Equal Credit Opportunity Act (ECOA). Accordingly, we are sending the attached notice, which is also posted and available electronically at: [udriveac.com](http://udriveac.com)

If you have any questions, please contact us toll free at 1-844-283-7483 from 8:00 a.m. to 6:00 p.m. central time Monday through Friday.

Sincerely,

U Drive Acceptance Corp



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## **Equal Credit Opportunity Act**

### **(ECOA) Compliance**

Automotive dealers are considered “creditors” under the Equal Credit Opportunity Act (ECOA) and are required to comply with the nondiscrimination provisions of that law. The ECOA prohibits discrimination in any aspect of a credit transaction based on race, color, religion, national origin, sex, marital status, age (provided the applicant is old enough to enter into a binding contract), the fact that any of a customer’s income is derived from any public assistance program, of the fact that a customer has, in good faith, exercised any right under the Consumer Credit Protection Act. These categories are called “prohibited bases.” Other laws in the states or localities in which you operate may contain additional prohibited bases such as sexual orientation.

U Drive Acceptance Corp. complies with both the letter and spirit of fair and responsible lending laws, including laws that prohibit unfair, deceptive or abusive credit practices. This means that U Drive Acceptance Corp. treats all customers fairly and consistently throughout the entire credit lifecycle, without regard to any prohibited basis. U Drive Acceptance Corp’s fair and responsible lending procedures include but are not limited to the following practices, which you should also adopt pursuant to your obligations under our agreement:

- Making credit available to qualified applicants, including credit involving discretionary dealer markups, without discrimination on any prohibited basis;
- Not discouraging an applicant to complete or submit an application for credit on any prohibited basis;
- Making all necessary ECOA disclosures and obtaining evidence of joint intent, or not at the time of application;
- Offering assistance, treating and servicing customers in a fair and consistent manner in all aspects of the credit transaction;
- Providing customers with the information necessary to understand product terms and conditions to make informed decisions;
- and
- Not allowing any unfair, deceptive, misleading or abusive credit practices.

In order to ensure that we both fulfill this commitment, U Drive Acceptance Corp. requests that you periodically review your compliance with the ECOA and related fair and responsible finance and credit laws with sales and finance personnel. This will assure the highest level of compliance with these laws and help ensure that your contractual responsibilities with U Drive Acceptance Corp are satisfied.

U Drive Acceptance Corp conducts periodic reviews of data relating to its indirect auto finance operations to detect statistical discrepancies on a prohibited basis in the application of pricing and underwriting.

As you may know, the Consumer Financial Protection Bureau Bulletin 2013-12 requires U Drive Acceptance Corp. to take appropriate corrective action in the event that its reviews show there are statistical discrepancies on a prohibited basis. In that event, we may request information from you to explain those discrepancies. U Drive Acceptance Corp. reserves its rights to take any corrective action it deems appropriate under the circumstances.

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