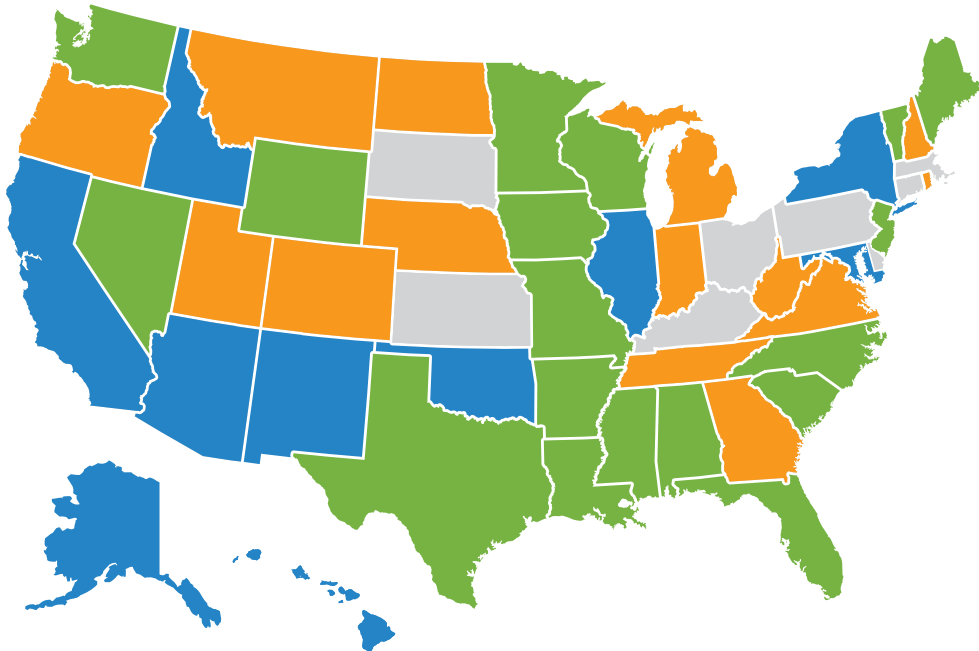


You may be responsible for refunding customers for aftermarket cancellations.

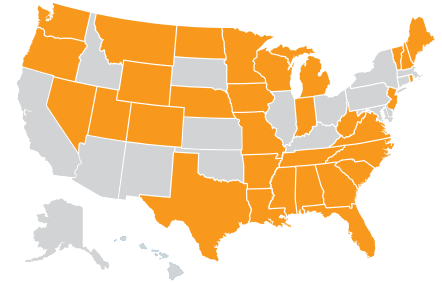
42 states* require that a refund be provided in the event of cancellation of a Vehicle Service Contract (VSC) **OR** GAP waiver contract.



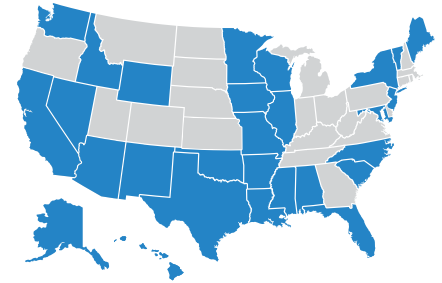
● States that require refund for both VSC and GAP:
AL, AR, FL, IA, LA, ME, MN, MS, MO, NV, NJ, NC, SC, TX, VT, WA, WI, WY

Discover a way to expedite the refund process and reduce compliance risk.

Express Recoveries connects lenders with providers and dealers on a single platform to accurately process product cancellation refunds. Reduce the delays and errors of refund recovery for cancellable products including GAP and Vehicle Service Contracts (VSC).



● States that require refund for GAP:
AL, AR, CO, FL, GA, IN, IA, LA, ME, MI, MN, MS, MO, MT, NE, NV, NH, NJ, NC, ND, OR, RI, SC, TN, TX, UT, VT, VI, WA, WV, WI, WY



● States that require refund for Vehicle Service Contracts:
AL, AK, AZ, AR, CA, FL, HI, IA, ID, IL, LA, ME, MD, MN, MS, MO, NV, NJ, NM, NY, NC, OK, SC, TX, VT, WA, WI, WY

*Based on state laws.

Schedule a 1:1 consultation with your Lender Solutions Specialist today | 866.868.5900 | fandiexpress.com

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