

Dear Valued vAuto Customer:

This letter introduces the billing communication and payment options available to you.

What payment methods are available? There are two ways you can pay: online, or by mail.

Most of our customers make their payments via credit card or check. ACH setup is also available. Our online payment system is used for credit card and ACH payments.

The system is available 24/7, and it allows you to have complete control over your billing experience. You can review bills, set notification preferences and control your pay-from accounts. You also have the option of enrolling in automated payment, to facilitate your billpay experience as much as possible.

You can enroll in our online billpay system at www.vuebill.com/vauto after you receive your first invoice.

Enrolling requires three pieces of information: (1) Your Account number (2) Recent Invoice number and (3) Billing zip code. All of this information is in the top section of your invoice.

If you'd like to pay by mail, please send a check and the payment slip that's included with your invoice to:

vAuto
P.O. Box 935202
Atlanta, GA, 31193-5

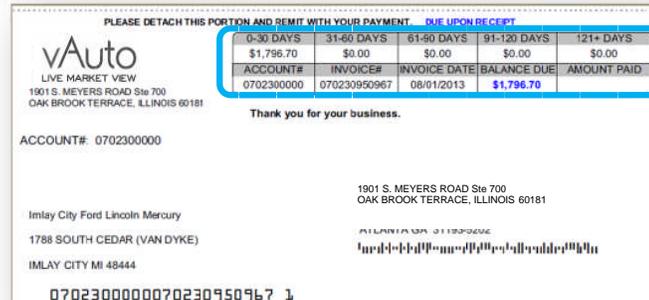
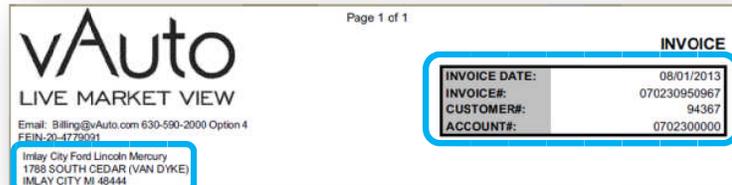
Note: vAuto uses statement invoices, just like your credit card company. Each month, your invoice will show previous balances, and any payments, adjustments, and current charges incurred over the past 30 days.

Have other questions about our online system, or difficulty enrolling?

Please contact us at (866) 686-2076.

Thank you very much for your business.

Sincerely,
Your Team at vAuto



Customizing preferences in our Online Billpay System

Once enrolled, you can choose which types of notifications you would like to receive regarding your account. Our online billpay system allows you to personally customize your online account with the option to receive up to four different email updates per month.

The default setting is shown in the image below, with no checkboxes pre-selected on your account upon enrollment. To choose which notifications you would like to receive, follow these instructions:

Click on **Setup**, and then choose **Notifications** from the left menu to customize your email preferences.

You can also use this same page to specify additional email addresses for notifications.

