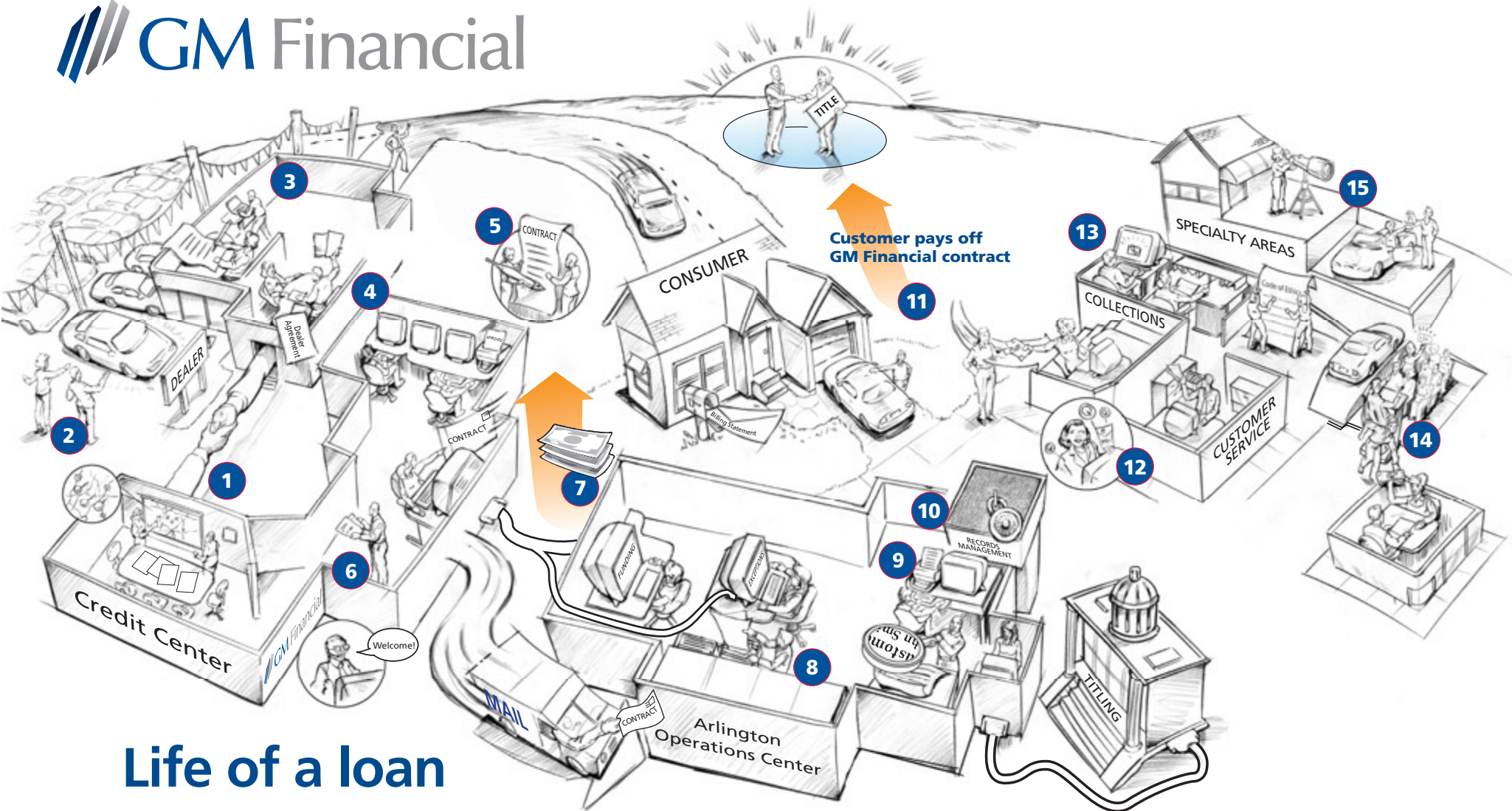




Life of a Loan

A guide to understanding
GM Financial operations





Life of a loan

1. The start of something good

Building strong dealer relationships.

2. The GM Financial customer

Customer shops for a vehicle.

3. Looking for a lender

Dealer selects GM Financial as one of its lenders.

4. Examining the application

GM Financial approves or declines the application.

5. Sealing the deal

An agreement is made; customer signs the contract.

6. Checks and balances

The contract is examined; a confirmation call is made.

7. Funding our dealers

If there are no exceptions, dealer is funded. If exceptions exist, contract is reviewed and issues are resolved.

8. Creating and maintaining customer's account

Customer's account is created when the contract is funded.

9. Receiving the title

Lien is perfected; title is received.

10. Storing the contracts

All critical documents are securely stored.

11. Processing payments

GM Financial processes customer payments daily.

12. Helping our customers

Customer service resolves account issues and answers questions.

13. Collecting past-due payments

If the account is delinquent, collection efforts are made.

14. Maximizing recovery, reducing losses

At auction, we seek top dollar for all repossessed vehicles.

15. Additional recovery efforts

If a total loss occurs, efforts are made to locate and recover the vehicle and collect the remaining balance.

Life of a Loan

People from all walks of life – doctors, engineers, grocery store clerks, bankers, beauticians and homemakers – need vehicles to get from place to place. Some have excellent credit histories; others may have fallen on hard times, perhaps the result of divorce, escalating medical bills or job loss. However, whether it's getting to a job, picking up groceries or carpooling with the kids, people have a need for transportation.

Enter GM Financial. Founded in 1992 as AmeriCredit Corp., the company was acquired by General Motors Company and renamed General Motors Financial Company, Inc., (GM Financial) in October 2010. We build relationships with auto dealers and customers so we can better understand their auto finance needs and create solutions to meet them. GM Financial provides financing solutions indirectly through auto dealers across the United States and Canada.



When consumers borrow money, it is typically called a "loan." In fact, for simplicity's sake in describing our business, we've named this publication "Life of a Loan." But, it's a little more complicated than that. GM Financial's primary source of business comes from purchasing "retail installment contracts" from auto dealerships, rather than being contacted directly by the consumer to obtain a "loan."

Throughout these pages, we'll illustrate the process of obtaining a "loan" from GM Financial – from the customer's initial visit to the dealership to GM Financial's purchase of the contract, customer service, collection efforts and, finally, to a customer paying off his or her contract and receiving the title.

GM Financial serves approximately 700,000 customers. And, throughout the company's history, we've helped millions of other customers get to where they're going. Here's how we do it ...

RISK MANAGEMENT

GM Financial specializes in “subprime” auto financing and assumes risk on the contracts we book. Our Risk Management department consistently evaluates credit risk on all applicants. Based on projected losses and profitability targets, pricing guidelines are set for each contract. Doing so enables GM Financial to purchase contracts from consumers with varying credit histories while protecting GM Financial’s profitability.

The Risk Management team looks into the past to predict the future. Analyzing both successful and charged-off loans, they develop GM Financial’s custom scorecards. Because GM Financial has worked in the subprime auto financing industry longer than most of our competitors, our custom scorecard gives us a definite advantage that has been tracked and proven over time. To maintain that advantage, the collective data that makes up our custom scorecard is closely guarded as proprietary company information.

HERE’S HOW WE USE SCORECARDS

- » For each credit application submitted to GM Financial, information from different sources – past credit history, application and loan structure details – is entered into our scorecard.
- » The automated system then assigns a probability of default to the transaction.
- » The assessment of risk for each applicant is presented to the underwriter as a numerical score.
- » The score helps dictate whether GM Financial will consider purchasing this contract and on what terms.



1. The start of something good

Strong relationships form the foundation of GM Financial’s business. We focus on communicating effectively and developing trust with all our customers – both auto dealers and consumers. Through the relationships we build, we are able to understand our customers’ auto finance needs and create solutions to meet those needs. Our sales representatives across the United States and Canada make frequent business visits to dealerships to educate them about GM Financial’s programs and the types of financing we offer. In addition, the employees in our network of credit centers offer flexibility and excellent service to our dealers. As part of that commitment, if a dealer calls the credit center with a question, a person – not a machine – answers the phone.

GM Financial seals the relationship with its dealers through a written agreement, which outlines business terms and expectations. After accepting the terms and executing the dealer agreement, dealers may submit their customers’ credit applications and contracts to GM Financial.

2. Who is our customer?

We receive most applications from automobile dealers who select GM Financial as their lender of choice and submit consumer credit applications to us. However, it’s ultimately the customer who signs the auto finance contract and makes a monthly car payment to GM Financial.

Like any day-to-day transaction, the customer goes shopping, only this time it’s on a larger scale. A customer’s auto loan debt is typically the largest monthly payment commitment he or she has, second to a rent or mortgage payment.

GM Financial’s primary focus is meeting the auto finance needs of middle-market consumers. So what does the average GM Financial customer look like? Here are some statistics:

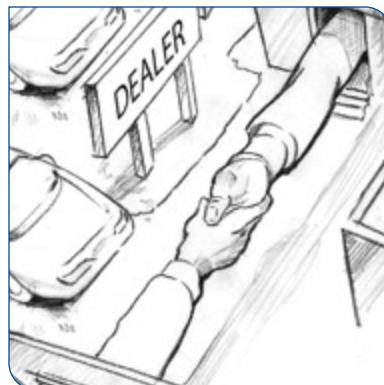
- » **He or she has kept the same home address for around seven years and retained the same job for seven years.**

- » **The customer makes about \$5,000 per month in gross wages.**
- » **He or she has 13 years of credit history documented with the credit bureaus.**
- » **He or she finances about \$21,000 with GM Financial.**
- » **The customer’s typical loan term is around 70 months, or nearly six years.**
- » **He or she makes a \$460 payment to GM Financial each month.**

After selecting which vehicle to purchase, the customer sits down with the dealer and negotiates. Once they agree on the price of the car, the loan application process begins.

3. Looking for a lender

Most automobile dealers pull their customer’s credit bureau files as the first step to securing financing. Before submitting a credit application to potential lenders, the dealer narrows the pool of finance companies by studying the customer’s financial history. GM Financial educates the dealer early-on regarding what types of contracts we look for. This enables him or her to match each customer with an appropriate lender.



Most dealers submit applications to GM Financial through one of several Web-based platforms, including DealerTrack and RouteOne, which automate and accelerate the financing process. These portals offer dealers credit report access, processing of credit applications, electronic contracting and other helpful management tools, such as allowing the dealer to track application and contract status.

4. In or out? GM Financial examines the application

GM Financial’s system examines data about the customer and the proposed deal, such as the customer’s employment history, credit bureau information and score, income and residence information, the year, make and model of the car being purchased, loan amount, payment amount, and length of the contract. The system electronically combines the data with internal information from our Risk Management department to arrive at GM Financial’s “custom”

credit score. (See “[Risk Management](#)” sidebar on page 4.) If the score is below a lower threshold (also known as the “cutoff score”), the application is automatically declined.

If the final figure is above the threshold, a GM Financial underwriter decides whether to approve or decline the application. Often, the underwriter will conditionally approve an application provided that additional stipulations, or “stips,” are met. For example, the underwriter may feel comfortable with the deal only after confirming the customer’s income. In that case, he or she would request a recent pay stub as evidence that the salary listed on the application is correct.

The underwriter then sends the dealer details of his or her decision along with GM Financial’s “buy rate,” payment amount and length of the contract. Generally, the terms of the contract are based on the customer’s credit history.



5. Sealing the deal

GM Financial’s offer is on the table, and we’re ready to close the deal. First, our underwriter calls the dealer to verify his or her receipt of our decision. We want to know if the customer accepts the terms we have negotiated with the dealer. Here’s how the conversation might go:

GM Financial: We approved your deal for Joe Smith at 16.85 percent for 60 months. How does that look to you?

Dealer: That makes the customer’s monthly payment too high. He needs it to be about \$400.

GM Financial: Well, I can’t lower the interest rate, but with an additional \$1,000 down; the monthly payment is \$400.

Dealer: We should be able to do that.

GM Financial: Sounds good. Then it’s 16.85 percent for 60 months with an additional \$1,000 down payment.

Dealer: Yes, it’s a deal.

Once the dealer and the customer reach an agreement, the customer signs a legally binding contract as a promise to comply with the deal’s terms. The dealer then assigns this contract to GM Financial.

6. Checks and balances

Under our FundsNow department, based on the degree of risk, the Funding team conducts a comprehensive review of the entire auto finance transaction before disbursing funds to the dealer. After the details of the finance contract are entered into our computer system, a Funding specialist reviews the contract and accompanying documents to identify any discrepancies related to the credit decision. Did the customer sign the contract? Do the year, make and model of the vehicle on the contract match the information on the approved application? Did we receive all required “stips,” if needed, such as copies of a house deed or recent pay stub?

Next, the representative verifies the customer’s employment and car insurance information by calling his or her workplace and insurance provider. He or she also scrutinizes the authenticity of documents we received to fulfill a stip.

Once the contract package review is complete, the representative calls the customer to verify final contract and vehicle information and welcomes him or her to GM Financial. During the conversation, the payment schedule is confirmed, and GM Financial’s customer service number is provided in case the customer has questions. The representative also uses this time to confirm pertinent information about the customer, vehicle and contract. Sometimes, we discover discrepancies about the deal that would have otherwise gone unnoticed. If the confirmation call reveals no new issues to address, the contract package is submitted to the Funding Administration team for processing and funding.

Any discrepancies uncovered during the verification process must be resolved before funding. These discrepancies are usually very minor and easily resolved. Let’s say the representative learns that a customer’s monthly income is \$500 lower than what was stated on the application. Although the contract still meets GM Financial’s scoring requirements, the customer’s debt-to-income ratio now exceeds the representative’s approval authority. We have three options for this discrepancy:

- » **A GM Financial underwriter can work through the dealer to find out if the customer has any additional income sources. This will lower his or her debt-to-income ratio.**
- » **A senior leader with higher approval authority can waive the exception. All exceptions are tracked and limits are imposed.**

- » **A decision can be made to return the contract to the dealer without funding it.**

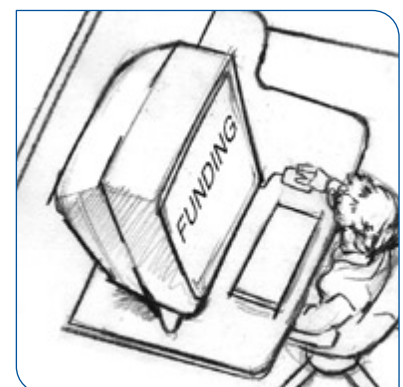
If the representative discovers an exception that appears to violate our written agreement with the dealer, FundsNow will investigate the situation and decide whether to fund the contract. However, if a contract has already been funded, GM Financial’s Credit Review team will conduct the analysis, which could result in a “buyback,” or repurchase of the contract by the dealer, saving GM Financial from a potential loss.

7. Funding our dealers

Even before receiving the original contract documents, the Funding Administration team is fast at work reviewing each contract and other critical document images required for funding. The team is able to view the contract images on a companywide electronic imaging system. This centralized group checks for state and federal regulatory requirements, as well as appropriate lien perfection documents. If requirements are met, the contract is funded, and the contract is assigned an account number. If critical information is missing, such as signatures or ancillary product information, it must be resolved before the dealer can be funded. Funding Administration conducts a follow-up with dealers to resolve many of these outstanding exceptions.

After funding, every original contract passes through the Compliance department to verify that the original paperwork is consistent with digital images used for funding the deal. It also reviews and validates state and federal disclosure deficiencies identified by the Funding Administration team, ensures there are no additional deficiencies and notifies the customer appropriately.

For more information on how we obtain capital to fund our dealers, see “[Understanding Securitization](#)” on page 6.



Understanding Securitization

Securitization is a big word often heard at GM Financial, but it still produces a puzzled look on many faces. While it's not considered a direct step in the "life of a loan" process, the act of securitizing plays an essential role in financing our business. The Corporate Finance team ensures the company has access to additional capital by creating and maintaining various funding mechanisms to which recently originated loans are transferred. This additional capital is used to fund the purchase of new loans from auto dealers.

Why does the company securitize? A finance company has several funding sources available to obtain the necessary capital to run its business. These sources include deposits, bank loans, issuing corporate stock or unsecured bonds and, finally, asset-backed securities (securitizations). While GM Financial obtains capital through the issuance of unsecured bonds and utilizes bank loans, its primary source of funding is securitization. The securitization market allows GM Financial to raise large amounts of capital at costs that allow us to maximize "net interest margin" for the life of the loans.

Here's how securitization works:

1. Contracts are originated by GM Financial.

2. We then package together a pool of contracts that we originated over a period of time.

The bundled contracts are transferred to a bankruptcy-remote Special Purpose Entity (SPE), which in turn transfers the contracts to a bankruptcy-remote Asset-Backed Securities (ABS) trust.

3. The ABS trust becomes the permanent home for the contracts.

4. The ABS trust uses the loans as collateral for corporate bonds that are sold to investors.

The trust uses the proceeds from the sale of the bonds to pay the company for the loans that were transferred to the trust. Bonds backed by the expected payments on a pool of assets (such as auto loans or student loans) are known as asset-backed securities. The transaction itself is referred to as a securitization.

In between securitizations, the company utilizes warehouse lines of credit (bank loans) for short-term financing. This allows us to have cash on hand every day to purchase contracts from dealers and provide funding to them. The process of transferring bundled contracts to a Special Purpose Entity and then to the warehouse trust is identical to the process involved during a securitization.

How do the investors get paid?

a. Each month, GM Financial's customers make payments on their auto loans.

GM Financial receives a fixed amount of money: 1) loan principal and 2) the interest portion of the customer's payment. These monthly payments are submitted directly to the ABS trust.

b. The ABS trust uses this monthly cash flow from GM Financial's customers to repay the bond investors.

The investors receive a monthly payment: 1) principal (to repay the borrowed money) and 2) interest, or coupon, which is the interest rate paid on the bonds.

c. GM Financial earns (or receives) the net interest margin – which is the difference between the interest rate that our customers pay on their auto loans and the interest rate paid to the investors.

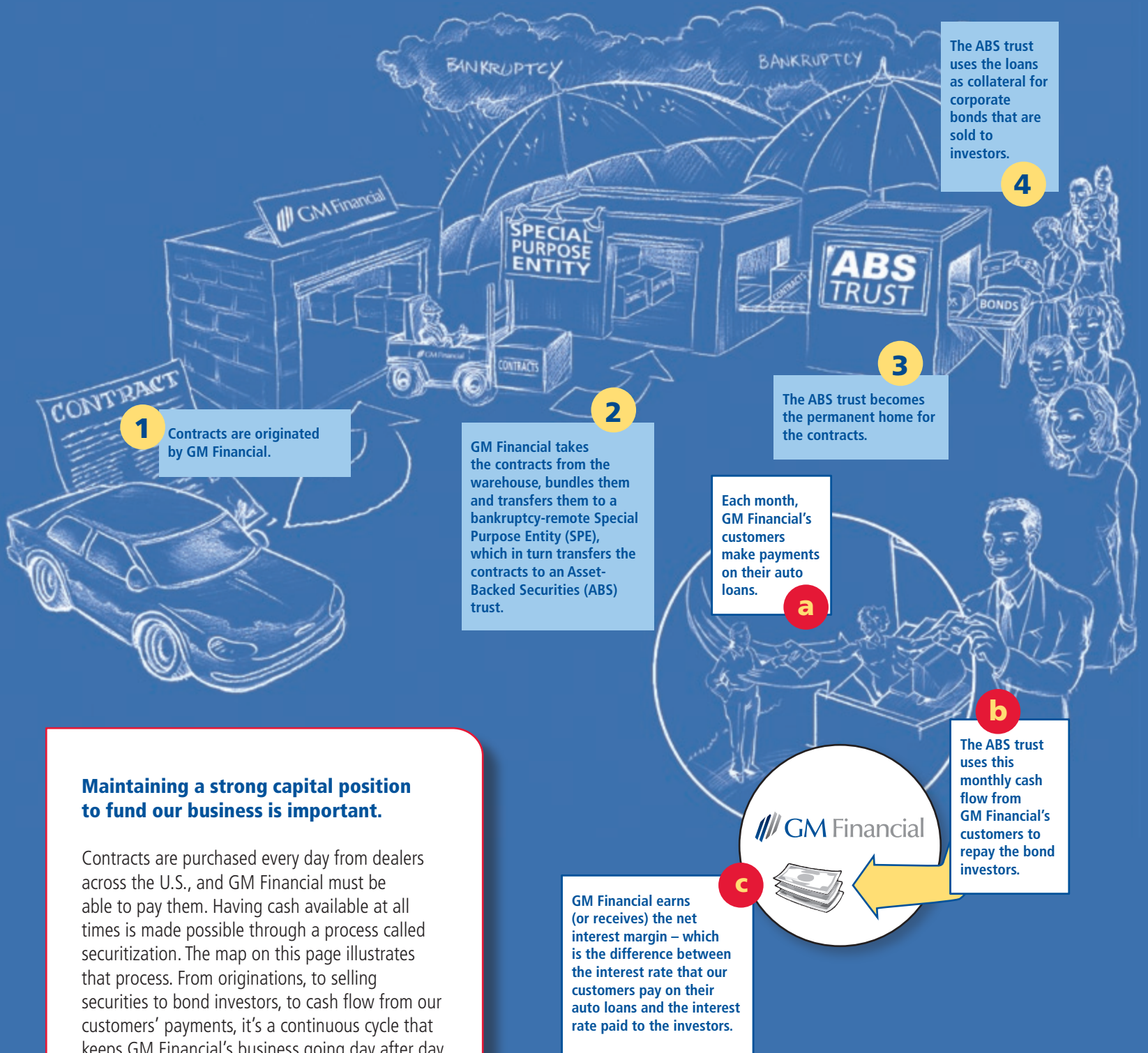
For example, the securitization named 2007-D-F has an average customer interest rate of 16.9 percent, but we are only required to pay the investors approximately 5.5 percent. Therefore, GM Financial will earn a 11.4 percent net interest margin (16.9 percent minus 5.5 percent) on these loans before covering credit losses, operating expenses and any fees associated with the securitization.

Utilizing a securitization locks in the net interest margin for the company for the entire life of the securitization, removing exposure to changes in interest rates for these specific loans.

As net interest margin is generated, cash is available to the company to cover operating costs, credit losses and taxes. Anything left over is GM Financial's profit. This can be reinvested in new loans. Then, we start the cycle again – originating new loans, funding our dealers and transferring loans to warehouse lines or securitization trusts.

Understanding Securitization

Here's how it works.



Maintaining a strong capital position to fund our business is important.

Contracts are purchased every day from dealers across the U.S., and GM Financial must be able to pay them. Having cash available at all times is made possible through a process called securitization. The map on this page illustrates that process. From originations, to selling securities to bond investors, to cash flow from our customers' payments, it's a continuous cycle that keeps GM Financial's business going day after day.

8. Creating and maintaining the customer's account

A customer's account is created as soon as the contract is funded. Throughout the life of a contract, many accounts will never be touched, except for posting payments to that account. On the other hand, if an account requires maintenance or monetary changes such as a deferment, due date change, charge-off, or name change, the Account Maintenance team will record the change on the account.

9. Receiving the title

Even though a contract has been funded, before it can be considered complete, the title and lien perfection documentation must be received. The Collateral Administration team makes sure that all liens are perfected – naming GM Financial as the lien holder – and verifies that all titles are received and correct. If not, the team works with state and governmental agencies, dealers, and, in some cases, customers to resolve outstanding issues.

10. Storing the contracts

GM Financial keeps the original, critical documents, even though these documents can be accessed via digital images through the companywide electronic imaging system. Non-critical documents are shredded and destroyed in compliance with policy.

A fireproof vault stores and safeguards millions of critical documents like titles and original contracts. The Records Management department ensures the safekeeping of more than one million customer files.

11. Processing payments and managing cash flow

In an effort to receive payments from our customers, we send each of them a monthly billing statement. Timely payments are critical to customer performance, which leads to positive

operating results and cash flow. Three key functions within the Finance department are responsible for processing a customer's payment – payment processing, exception processing and cash management services.

Once an account is created, a billing statement is sent to every customer each month. When a customer submits his or her payment to GM Financial, he or she is sending it to a lockbox in the United States or in Canada (for Canadian customers) for processing. The automated process of posting payments to our customers' accounts occurs nightly.

Various exceptions that must be handled manually include loan payoffs, payments sent by a customer to a location other than the lockbox, proceeds from vehicles sold at auction and payments from insurance companies.

The Finance team also manages the cash flow of the business, making sure any excess funds from customer payments are invested according to the corporate strategy and ensuring that we have cash available to fund originations. Forecasting items such as upcoming tax payments is also crucial to balancing cash flow. To learn more about the importance of timely customer payments and cash flow to our business, see "[Understanding Securitization](#)" on page 6.



12. Helping our customers

When a GM Financial customer has a question, request or unresolved issue regarding his or her account, the Customer Service team is there to provide respectful, knowledgeable and helpful service. It assists customers whose accounts are current or less than 20 days delinquent (depending on the account status). Nearly half of all calls are related to payments.

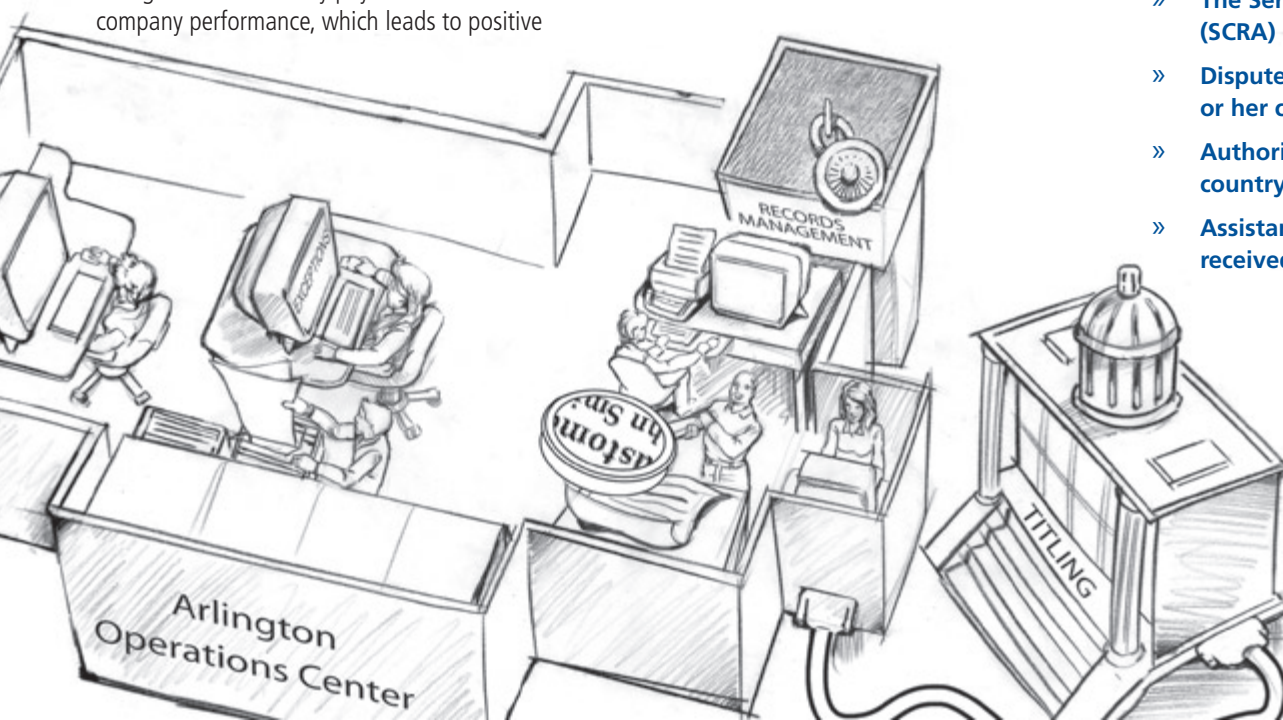
Utilizing both English-speaking and Spanish-speaking representatives, Customer Service handles the following inquiries, along with various other issues that customers request help with:

- » **Payoff quotes**
- » **Lien release assistance**
- » **Credit reporting inquiries**
- » **Due date changes**
- » **Insurance repair issues**
- » **Payment information, including Western Union Pay-by-Phone transactions**
- » **Payment promises that help the customer and meet GM Financial's business needs**
- » **Deferment information and assistance**
- » **Online payment information**

In addition to the English and Spanish online self-help that customers can obtain through www.gmfinancial.com, an online Customer Service team responds to all inquiries and technical questions received via e-mail.

Various groups within the Consumer Services area also rely on an additional team, Customer Service Support, for assistance with processing customer correspondence and other issues, such as:

- » **The Servicemembers Civil Relief Act (SCRA)**
- » **Disputes filed by a customer about his or her credit bureau file**
- » **Authorization to travel out of the country**
- » **Assistance with first payments received at the credit center**





13. Collecting past-due payments

While the majority of GM Financial customers make regular, on-time payments to their accounts, some find themselves in unexpected situations – such as dealing with a job loss, divorce or unexpected medical bills – that make it nearly impossible to make timely payments on their vehicles.

When an account becomes delinquent and is more than five days past due, it is sent to GM Financial’s Collections department. This team helps customers make payment arrangements to bring their accounts current.

Collections is composed of two separate groups that handle accounts based on the amount of time the account has been delinquent: 5-45 days delinquent or 46+ days delinquent.

The teams that handle 5-45 days past-due accounts utilize technology to optimize call volumes and call quality, allowing them to effectively work large volumes of accounts. The 46+ teams concentrate on smaller numbers of accounts, since the customers’ accounts are in a more critical state. They then retain the account until payments are received or the collateral is repossessed and the account is charged off.

14. Recovering dollars at auction

If the Collections department determines that the collateral must be repossessed, the account is sent to the Asset Remarketing department, which is responsible for maximizing recovery and reducing losses on repossessed vehicles. GM Financial attempts to recover as much money as possible by simultaneously selling repossessed vehicles at auction and in real-time via the Internet. To do this, Asset Remarketing must ensure:

- » **A post-repossession notification is sent to the customer.**

- » **Vehicles are transported to the appropriate auction.**
- » **Title work is completed.**
- » **Sale dates are coordinated with the auction.**
- » **Vehicles are reconditioned and represented on the auction’s assigned sales day.**

GM Financial participates in auctions where dealer representatives attend and bid on inventory from financial institutions, rental car companies, manufacturers and other dealerships.

GM Financial’s traveling auction sales team represents more than 98 percent of all GM Financial vehicles offered at nearly 40 auctions per month across the United States and Canada. These representatives make sure the auctions comply with established GM Financial standards pertaining to the reconditioning of vehicles and are responsible for making the final sale decision. Historically, approximately 40 percent of the balance owed on a vehicle has been recovered at auction.

After the sale of a vehicle at auction, if a deficiency balance exists, the amount is calculated, a notification is sent to the customer, and we continue to try to recover that remaining balance. (See step number 15, Additional recovery efforts.)

The company also generates additional proceeds each month through the collection of ancillary product refunds on vehicles that have been repossessed or are a total loss. (See definition of “total loss” on [page 10](#).) For example, after repossession, we request refunds from dealers or insurance companies for the unused portions of products included with the contract, such as warranties, credit life insurance or Guaranteed Auto Protection (GAP) insurance.

15. Additional recovery efforts

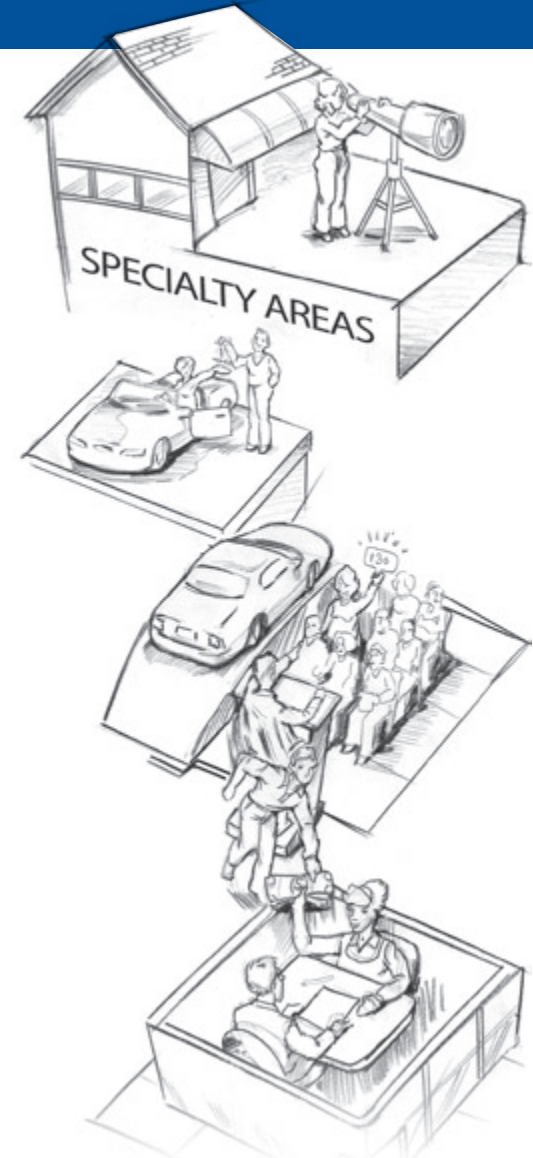
The Loss Recovery and Loss Mitigation departments are composed of several specialized teams that handle a variety of accounts based on the account’s status.

When a vehicle is impounded or seized by a governmental unit or body shop or is destroyed in an accident, the account is routed to Loss Mitigation for special handling.

Impounds – If a vehicle has been impounded, the Impound group contacts the customer to find out why the car was impounded and to obtain a current status on the vehicle. Then, it negotiates with the state/federal agency, body shop or other entity to release the vehicle from impound if it is economically viable to do so.

MAXIMIZING RECOVERY, REDUCING LOSSES

If a GM Financial customer’s account becomes 120 days past due or the vehicle is involved in an accident and/or the collateral is not worth repossessing, the account goes to one of our Specialty Areas. They try to recover the vehicle and/or a remainder of the deficiency balance.





Total Loss – If a vehicle has been deemed a total loss (i.e., the vehicle is involved in an accident and the insurance company deems the car irreparable), the Total Loss group assists the customer in his or her negotiations with the insurance company to obtain funds to pay off or pay down the balance on the account. If the insurance settlement is not sufficient to pay off the balance of the loan, Total Loss works with the customer to ensure payments continue on the account until the balance is paid in full. This group also assists customers who want to use the proceeds from the insurance settlement to purchase another vehicle and have it financed by GM Financial.

Expired loans – If a loan has reached its contractual term (i.e., 60 months, 72 months, etc.), it is considered “expired.” However, there may still be a balance on the account from interest accrued from late payments. This remaining balance continues to be collected by GM Financial and may result in hundreds or thousands of dollars being recovered from an account.

Once an account is charged off, it moves from the Collections department to Loss Recovery for handling.

Collateral Recovery – After an account is charged off as a result of non-payment and the vehicle cannot be located, the account is sent to Collateral Recovery. This team utilizes various research tools in an attempt to locate and recover the vehicle or reach a settlement with the customer to resolve the account.

Non-Collateral Recovery – If a customer no longer possesses the vehicle (either because of a repossession and sale by GM Financial or because of the destruction of the vehicle) or the vehicle is simply not worth repossessing and has been

charged off, the Non-Collateral Recovery team continues collection efforts on the account’s deficiency balance. Oftentimes, we negotiate arrangements to report the account as “settled” with the credit bureau if the customer is willing to pay a portion of the deficiency balance. If this team is unable to resolve the account, the account may be assigned to a third-party collection agency or sold to another company.

Third-Party Liaison – Also part of the Loss Recovery department, the Third-Party Liaison group maintains strong business relationships with external collection agencies and law firms, all of which are important in maximizing the recoveries on charged-off accounts.

Loss Recovery also handles impounded and total loss accounts after the account has been charged off. In addition, this group is responsible for processing any claims under GAP insurance protection purchased by the customer as part of the contract.

If a customer files a bankruptcy petition, the account is immediately sent to the Bankruptcy department.

Bankruptcy – The Bankruptcy department’s objectives are to recover money, cut losses and protect collateral, while ensuring compliance with bankruptcy laws. It is responsible for the account until the bankruptcy is completed or the loan is paid off and the account is closed. We are prevented from making any collection efforts on an account in an active bankruptcy case. If the bankruptcy court gives GM Financial permission to repossess the vehicle, it is sold at auction.

PORTFOLIO ANALYSIS KEEPS US ON TRACK

Analyzing the data we have available is an important driver of our servicing strategies as GM Financial continues to seek more efficient and effective ways to operate our business. With the vast amounts of information we have access to, we can determine things as simple as what time of day to collect on certain accounts and why accounts originated in different markets perform better. The Portfolio Analytics department plays an important role in our business

after the contracts are on our books. It continually tests and analyzes servicing and collection strategies for our portfolio to determine which methods assist our customers while allowing us to maximize our profitability. This team also measures the potential impact of changes in our credit strategies and changes in the external environment on our credit results.

Corporate teams

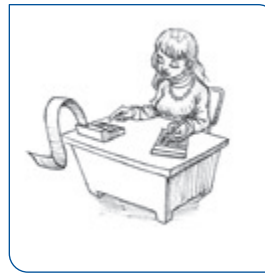
There are many other teams throughout GM Financial that play a vital role in the company's success, even though they may not be directly related to the life of a loan. From selecting the best team members to keeping our systems running smoothly to handling payroll and legal matters, the entire GM Financial team is responsible for completing our mission: To create value for our stakeholders by constantly improving our services, investing in innovative solutions and information-based strategies, and promoting a culture of teamwork, excellence and integrity.

On these remaining pages, we've outlined the various teams that support cross-functional areas throughout the company.

Mission Statement

"To create value for our stakeholders by constantly improving our services, investing in innovative solutions and information-based strategies, and promoting a culture of teamwork, excellence and integrity."

Accounting, Treasury & Facilities



Timely, accurate reporting of GM Financial's financial information is not only important to the company from an internal perspective, but is also required by the Securities and Exchange Commission (SEC) and watched closely by our stakeholders. This is where the Accounting department comes in. This group is responsible for GM Financial's financial reporting, accounts payable and

tax administration functions. But Accounting does more than just keep the books; it also monitors employee business expenses and ensures that GM Financial gets the best deals from outside contractors by managing vendor relationships.

Our Facilities department is also tasked with managing all current or potential GM Financial office space by keeping our facilities professional, safe and comfortable. Along with maintaining our facilities, this team ensures that all GM Financial mail is sent, processed, handled and delivered through the same audit and compliance procedures as our other business functions.

Communication & Investor Relations



Facilitating the flow of timely information between GM Financial and its key stakeholders is the primary role and responsibility of the Communication and Investor Relations department. This department works to manage relationships with external customers while also keeping the lines of communication open with team members.

Investor Relations handles relationships with investors and analysts, and other public constituents – news media, dealer customers and consumer customers. Internal Communication oversees GM Financial's newsletters, intranet site, companywide e-mail messages and other special publications for team members. Whether it's internal or external communication, this team ensures that all messages are consistent and representative of the GM Financial brand.



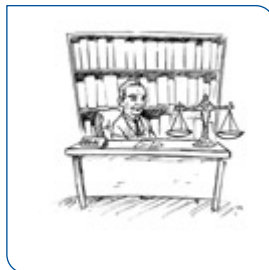
Community Investment

Improving and strengthening the communities in which we live and work is the goal of GM Financial's Community Investment department. It provides team members with a corporate-supported forum for becoming more active in their local communities. Among other benefits, team members receive paid time off for volunteer work. The entire GM Financial team is encouraged to participate in local programs or support the philanthropic organizations selected as GM Financial's "Signature Events," for which we provide corporate sponsorship.



Human Resources

Whether you're new to GM Financial, a current team member seeking new opportunities or a manager looking for additional information, you've come to the right place: the Human Resources department. This group manages areas related specifically to employees, such as hiring team members; overseeing employee health benefits and stock ownership programs; managing the review and compensation process; facilitating training and development; and administering corporate policies.



Legal

Access to legal support tailored to our business is critical to protecting GM Financial's interests. Our Legal team is specifically trained in the areas its advice impacts most: dealer, consumer and corporate services. If legal action is taken by or against GM Financial, the Legal department manages all litigation processes. Additionally, our knowledgeable attorneys and paralegals keep our company in compliance with government regulations, mandatory licenses, and state and federal laws.



Internal Audit & Security

The primary role of the Internal Audit department is to assist the Company's Board of Directors and Executive Team, and General Motors' Audit Committee in achieving sound managerial review and control over all activities. Through comprehensive reviews and independent appraisals of all operations and activities, it makes sure the company's strategic initiatives are accomplished while adhering to company policies, federal and state regulations, and generally accepted control standards.

GM Financial's Security team is dedicated to protecting our people, intellectual property, assets and customer confidence by providing a safe work environment and ensuring the availability, integrity and confidentiality of information.

Information Technology

Innovation is one of the founding principles of GM Financial's corporate culture. At the forefront of cultivating that ideal is the Information Technology (IT) department, which manages all aspects of GM Financial's vast information systems. From planning, software development and testing to providing technical support for the final software platform, IT focuses on offering customer-oriented service and support. Because our company routinely handles sensitive, timely information, all elements of our systems must work together seamlessly to maximize the flow of information that allows our team members to do their jobs.



For more information

For more information about GM Financial, visit our website at www.gmfinancial.com or send an email to investors@gmfinancial.com.