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Larger financial institutions also offer options for making scheduled and one-time online payments, as well as paying by phone. Before posting a down payment check, always contact your bank to determine the right salary amount and check the address on your statement to ensure that the down payment address has not changed. For more information on where to send car loan payments, see below. Auto Payoff Address List Unlike Normal Monthly Loan which includes both principal and interest, payoff amounts are end-of-loan sums that everything you have to pay to satisfy a loan, including prepayment fines, if applicable. This is the last payment you should make on a loan, and you should always contact your lender to determine the exact amount. If you pay by email, the payment may need to go to a unique address that your lender maintains, and because pay-off amounts include interest accumulating over time, it's important that your check goes in the right place. We've contacted big banks and car finance companies to find out where they direct customers to send final payments. During our research, we discovered that most larger settings designated Mailboxes and physical addresses so that you can send payoff checks per both standard and overnight mail. Some smaller institutions offer only a single postal address for regular payments and salaries. In addition, a good number of borrowers include other, potentially more convenient payment options, including scheduling recurring online payments, one-time online payments, and phone payments. We included these options in the following list. Ally Auto Finance Note: In most cases, you can also complete your salary payment online by logging into your account, selecting your vehicle, selecting Manage account, and then selecting Request a Quote from your vehicle details page. [1] Regular mail: Ally Auto Finance P.O. P.O. Box 78234 Phoenix, AZ 85062[2] Overnight: Ally Auto Finance 6716 Grade Lane, Building 9, Suite 910 Louisville, KY 40213[2] Axos Bank Note: You can make online payments from your account, one-time online payments, or payments by phone by calling (866) 923-712. [3] Regular mail: Axos Bank P.O. Box 919008 San Diego, CA 92191[4] Overnight: Axos Bank 4350 La Jolla Village Drive, Suite 140 San Diego, CA 92122[4] Bank of America Regular Mail: Bank of America N.A. Payment Processing Texas 1-160-06-01 1950 North Stemmons Fairway Dallas, TX 75207[5] BB & T/Truist Note: After merging with SunTrust, BB& T has rebranded as Truist. However, it still offers BB& T-loan products with unique terms and underwriting. Regular Mail: BB& T PO Box 2303 Wilson, NC 27894[6] Overnight: BB& T 2713 Forest Hills Road Wilson, NC 27893[6] BECU Regular mail: BECU PO Box 34044 Seattle, WA 98124[7] Overnight: BECU 12770 Gateway Dr. Tukwila, WA 98168[7] Capital One Auto Finance Note: You can make online payments by logging into your Capital One account. Regular mail: Capital One Car Finance PO Box 60511 City of Industry, CA 91716[8] Overnight: Capital One Auto Finance Attn: Payment Processing 2525 Corporate Location 2nd Floor Suite #250 Monterey Park, CA 91754[8] CarMax Auto Finance Regular post: CarMax Auto Finance Attn: Payoff Department PO Box 440609 Kennesaw, GA 30160[9] Overnight: CarMax Auto Finance Attn: Payoff Department 225 Chastain Court, Suite 210 Kennesaw, GA 3014 3014 You can make scheduled payments, one-time payments, and online payments from other banks by signing in to your Chase account. Regular mail: Chase Auto PO Box 78067 Phoenix, AZ 85062[10] Overnight: Chase Auto ATTN: Payoff Department 14800 Frye Road TX 1-1300 Fort Worth, TX 76155[10] Burgers Bank Regular mail: Citizens Bank, N.A. One Citizens Bank Road Johnston, RI 02919 Attn: JCB217[11] Fifth Third Bank Note: You can make payments from your account and one-time payments from external accounts by signing in to your Fifth Third Bank account. You can pay by phone (800) 972-3030, but it can incur a fee. Regular Mail: Fifth Third Bank P.O. Box 630778 Cincinnati, OH 45263[12] Overnight: Fifth Third Bank 5050 Kingsley Drive Mail Drop 1MOC2J Cincinnati, OH 45263[12] Ford Credit Regular mail: Ford Credit PO Box 650574 Dallas, TX 75265-0574[13] Overnight: Ford Motor Credit 650574 1501 North Plano Road Suite 100 Richardson, TX 75081[13] GM Financial Regular post: GM Financial PO Box 78143 Phoenix, AZ 85062-8143[14] Overnight: GM Financial 1820 E. Sky Harbor Circle South, Suite 150 Phoenix, AZ 85034-9700[14] Honda Financial Services Regular mail: U.S. Honda Finance Corporation PO Box 7829 Philadelphia, PA 19101-7829[14] 1 15] Overnight: Honda Financial Services Lockbox #7829 400 White Clay Center Drive Newark, DE 19711[15] Hyundai Motor Finance Regular mail: Hyundai Motor Finance PO Box 650805 Dallas , TX 75265-0805[16] Overnight: Hyundai Motor Finance Box 650805 1501 North Plano Road, Suite 100 Richardson, TX 75081[16] Infiniti Finance Regular post: IFS PO Box 740849 Cincinnati, OH 45274-0849 Attn: Payoff Department[17] Lexus Financial Services Regular mail: Lexus Financial Services PO Box 5855 Carol Stream, IL 60197-5855[18] Overnight: Lexus Financial Services Attn: Retail Payoff Box 5855 5505 N. Cumberland Ave., Suite 307 Chicago, IL 60656[18] Mercedes-Benz Financial Services Note: Sending a cashier's Check helps facilitate faster salary processing. [19] Regular mail: Mercedes-Benz Financial Services P.O. Box 5209 Carol Stream, IL 60197-5209[20] Overnight: Mercedes-Benz Financial Services Box # 5209 8430 West Bryn Mawr Ave., 3rd Floor Chicago, Illinois 60631[20] Navy Federal Credit Union Regular post: Navy Federal Credit Union ATTN: Special Processing P.O. Box 3105 Merrifield, VA 22119[21] Overnight: Fleet Federal Credit Union ATTN: Special Processing 820 Follin Lane SE Viennent, VA 22180[21] Nissan Car Acceptance Corporation Regular post: NMAC PO Box 740849 Cincinnati, OH 45274-0849 Attn: Payoff Department[22] Penfed Credit Union Regular Mail: PenFed Credit Union Box 1400 Alexandria, VA 22313-200 [23] PenFed Credit Union Box 247009 Omaha, NE 68124-7009[23] Overnight: PenFed Credit Union 2930 Eisenhower Avenue Alexandria, VA 22314[23] PenFed Credit Union 13220 Fort Street Omaha , NE 68164[23] PNC Bank Regular : PNC Bank P.O. Box 747066 PA 15274-7066[24] Overnight: PNC Bank Consumer Loan Center BR-YB58-01-5 6750 Miller Road Brecksville, OH 44141[24] Santander Consumer Holdings US Regular Mail: Santander Consumer USA Inc., P.O. Box 660633 Dallas, TX 75266-0633[25] Overnight: Santander Consumer USA Inc. 1010 W. Mockingbird Lane, Suite 100 Dallas, TX 75247[25] Security Service Federal Credit Union Note: Security Service Federal Credit Union requests that you use FedEx when sending overnight payments. Regular Mail: Security Service Federal Credit Union P.O. Box 691530 San Antonio, TX 78269-1530[26] Overnight: Security Service Federal Credit Union Payment Services 15000 W Interstate 10 San Antonio, TX 78249[26] Subaru Motors Finance Regular Mail: Subaru Motors Finance PO Box 78232 Overnight: Subaru Motors

Finance 1820 E Sky Harbor Circle AZ 85034-4875[27] SunTrust/Truist Note: After merging with BB&T, SunTrust rebranded as Truist. However, it still offers SunTrust loan products with unique terms and endorsement. Regular mail: SunTrust Bank Payoff P.O. Box 79232 Baltimore, MD 21279[28] Overnight: SunTrust Bank Payoff Box No. 79232 1000 Stewart Avenue Glenburnie, MD 21061[28] TD Auto Finance Regular post: TD Bank Lockbox TD Auto Finance – 16039 Mailstop ME2-074-017 6 Atlantis Lewis Wayton, ME 04240[29] Toyota Financial Services Regular mail: Toyota Financial Services PO Box 5855 Carol Stream, IL 60197-5855[30] Overnight: Toyota Financial Services Attn: Retail Payoff Box 5855 5505 N. Cumberland Ave., Suite 307 Chicago, IL 60656[30] U.S. Bank Regular Mail: U.S. Bank P.O. Box 790179 St. Louis, MO 63179-0179[31] Overnight: U.S. Bank Consumer Consumption Loan Service Payment/Payoff Processing 1850 Osborn Ave. Oshkosh, WI 54902[31] US Regular mail: US Federal Savings Bank ATTN: Auto Loan Payoff 10750 McDermott Highway San Antonio , TX 78288-9876[32] Volkswagen Credit Regular post: Volkswagen Credit PO Box 5215 Carol Stream, IL 60197-5215[33] Overnight: Volkswagen Credit Box # 5205 5505 N Cumberland Ave., Suite 307 Chicago, IL 60656[33] Wells Fargo Auto Regular post: Wells Fargo Auto PO Box 17900 Denver, CO 80217-0900[34] Overnight: Lockbox Services 17900 Wells Fargo Auto MAC C7301-L25 1740 Broadway St – LL2 Denver, CO 80274[34] 80274

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