



Consumer Financial
Protection Bureau



U.S. Department of Justice
Civil Rights Division
Housing and Civil Enforcement Section

UNITED STATES
v.
TOYOTA MOTOR CREDIT
CORP. (DOJ)

IN THE MATTER OF
TOYOTA MOTOR CREDIT
CORP. (CFPB)

If you follow the steps
below to take part
and are eligible, you will
receive at least \$ from
the settlement.

TO TAKE PART
IN THIS SETTLEMENT,
FOLLOW THESE STEPS:

- 1) Sign the attached Buyer Participation Form; and
- 2) Send in the form using ANY of the following:

Mail: use the enclosed postage-paid envelope

Email:
info@TMCCSettlement.com

Online:
www.TMCCSettlement.com

Fax: 1-844-840-0630

BY MAY 8, 2018

Please look at the Questions
& Answers for additional
information.

1-844-778-5953

Re: Toyota Motor Credit Corporation Account Number:
Vehicle Make/Model:
Unique Identifier:

Dear Buyer:

Date

We are writing on behalf of the U.S. Department of Justice and the Consumer Financial Protection Bureau. You may be eligible for at least \$ from our settlement with Toyota Motor Credit Corporation. In February 2016, Toyota Motor Credit Corporation voluntarily agreed to settle claims that its loan pricing policies resulted in African-American, Asian, and Pacific Islander buyers paying higher interest rates than white buyers, regardless of their creditworthiness.

As stated above, based on our records, you may be eligible for money from the settlement fund. To be eligible:

- you, or at least one co-buyer on the account, must be African-American, Black, Asian, Native Hawaiian, or other Pacific Islander; and
- you must have purchased a vehicle between January 1, 2011, and August 1, 2016, that was financed by Toyota Motor Credit Corporation.

If this is correct, you are entitled to at least \$. Your actual check may be more depending on how many eligible buyers participate.

To get a check, you must sign the attached Buyer Participation Form and send in the form by MAY 8, 2018 by mail, email, online, or fax as explained in the instructions to the left and on the form.

If you took out this loan with another person (a co-buyer), each of you will receive separate letters. Each co-buyer is only entitled to receive one-half of the money due on that account. You should each decide for yourself whether to take part in the settlement. If your co-buyer chooses not to take part, you will be paid one-half of the money due on the account. To get the full amount of money due on the account, each co-buyer must take part.

After **MAY 8, 2018**, we will set the exact amount to be paid to all eligible, participating buyers. We expect checks will be mailed to all eligible, participating buyers in 2018.

Sincerely,

Rebecca Gelfond
Deputy Fair Lending Director
Consumer Financial Protection Bureau

Sameena Shina Majeed
Chief
Housing and Civil Enforcement
United States Department of Justice



Consumer Financial Protection Bureau



U.S. Department of Justice
Civil Rights Division
Housing and Civil Enforcement Section

Toyota Motor Credit Corporation Buyer Participation Form

Buyer Name

Unique Identifier:

Address 1
Address 2
Address 3
City, State ZIP
Country

Toyota Motor Credit Corporation Account Number:
Toyota Motor Credit Corporation Contract Date:
Vehicle Make/Model:

**Return form by MAY 8, 2018
to get your payment.**

Regarding the settlement, I declare under penalty of perjury that the following is true and correct:

1. I am, or my co-buyer is, African-American, Black, Asian, Native Hawaiian, or other Pacific Islander; and
2. I am the buyer on the Toyota Motor Credit Corporation Account listed at the top of this form.

Printed Name:

Signature:

[Signature box]

Date: [MM] - [DD] - [YY]

Phone Number:

[Phone number box]

Email:

[Email address box]

Check here if this form is signed by a representative and attach proof of representation.

Submissions must be accurate. Submit form by mail, online, email, or fax:

Mail: Toyota Motor Credit Corporation Settlement
Settlement Administrator
P.O. Box 3775
Portland, OR 97208-3775

Online: www.TMCCSettlement.com

Email: info@TMCCSettlement.com

Fax: 1-844-840-0630

You should retain a copy of this form for your records. If you have any questions about completion of this form, please call the Toyota Motor Credit Corporation Settlement Administrator toll-free at 1-844-778-5953.

Translations into Chinese, Vietnamese, Korean, and Tagalog available
by calling toll-free 1-844-778-5953.

翻译成中文可以索取。
한국에 따라 제공 요청으로 번역.

Bản dịch vào Việt Nam có sẵn theo yêu cầu.
Mga Pagsasalin sa Tagalog Available kapag binanggit ang.