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Mechanics bank auto loan customer service number

Finance charges on your loan depend on when you make your payments. The sooner you pay before the due date, the less finance charge you'll incur. If you wait until after the deadline, your finance charge will be higher. This highlights the importance of paying bills on time. Let's consider an example where we receive payment 31 days after the previous one. Your finance charges for that period would be \$188.24 (\$6.0722 x 31), and your payment breakdown would be: finance charges \$188.24, principal \$330.59, total \$518.83 However, if you pay 28 days after the last payment received, your finance charge would be lower at \$170.02 (\$6.0722 x 28). Your payment distribution would be: finance charges \$170.02, principal \$348.81, total \$518.83 You can also reduce your finance charges by sending extra funds to pay off part of the loan balance, as long as you continue making regular payments on or before the due date. Keep in mind that finance charges are based on your decreasing loan balance. As your balance goes down, so does your daily finance charge. Your final payment will likely be different from what's listed in your contract. The amount depends on how well you stick to your payment schedule throughout the loan term. If you consistently pay early or make extra payments, your last bill should be lower. Conversely, if you often miss deadlines, your final payment will probably be higher. If you have questions about your auto finance loan or need assistance with a payment, please call us at 855.272.2886, Monday to Friday from 6:00 am to 6:00 pm PST (closed on weekends). Also, please note that starting May 1, 2025, Mechanics Bank Auto Finance will transfer its servicing to Westlake Portfolio Management (WPM). For more information about this change and how it might affect your loan, click the link below. We also offer multiple ways to make payments, including online, in person at a Mechanics Bank branch, via text, MoneyGram, or Western Union. When paying in person, please have your account number ready. Find the nearest branch by searching our website. Pay by text with ACI Speedpay after registering your account online. Fees may apply per transaction and will be disclosed beforehand. Alternatively, pay at any MoneyGram location using your account number and Receive Code or at Western Union with code Cite, code State, and the Mechanics Bank Auto Finance code MBAUTOFINANCE (CA). The mobile app has 4.7 stars on the App Store and 4.4 stars on Google Play. Since 1905, we've prioritized "safety and soundness," navigating turbulent times like World Wars, the Great Depression, the Great Recession, and the pandemic. We're here to stay. Discover our strengths. To protect customer info, please don't include specific account details in emails. For questions or requests, call 1-888-MECHANICS (632-4264). Find a specific branch on our Locations page at 1700 N Broadway, Suite 100, Walnut Creek, CA 94596.