



Vehicle Acceptance launches strategic partnership with PassTime

FOR IMMEDIATE RELEASE

Vehicle Acceptance Corporation (VAC), a national Buy-Here-Pay-Here (BHPH) lender, is announcing the initiation of a Joint Marketing Agreement with Starter Interrupt/GPS device manufacturer PassTime.

DALLAS, TX (VAC) January 4, 2010- Vehicle Acceptance Corporation and PassTime are announcing the launch of a coordinated effort to jointly market PassTime's Starter Interrupt and GPS devices and VAC's Cash and Service Solutions.

"Combining the products and services of PassTime with the financing options of VAC makes a very strong offering to the Buy Here Pay Here Automotive Market," stated Frank Jacobsen, President and Chief Operating Officer, PassTime. "We are looking forward to a long and successful partnership with VAC."

In advance of the Joint Marketing Agreement with PassTime, Vehicle Acceptance has opened a new office in Carmel, IN, expanded its Corporate Headquarters in Dallas and increased the size of its Phoenix branch office.

"VAC's volume and present opportunities required significantly increasing the size of our offices in Dallas and Phoenix. We now have the infrastructure and staffing that is necessary to maintain our current internal growth rates and absorb additional opportunities like this one with PassTime," said Mr. Jonathan Neubauer, Chief Executive Officer of Vehicle Acceptance Corporation.

PassTime's extensive Suite of Products, including a new version of their Elite product line, complements the service offerings provided by VAC. The Payment Assurance products and services PassTime offers help reduce delinquencies, improve collections, and assist in repossessions.

For more information about VAC programs, contact Allan Couch at 1-800-380-3882 or visit <http://VACorp.com/PR>. Additional information on PassTime programs can be obtained by contacting Corinne Schwarz-Kirkendall at 1-877-PASSTIME or visit <http://passtimeusa.com>.

About Vehicle Acceptance Corporation

Vehicle Acceptance Corporation offers *Cash and Service Solutions* for the Buy-Here-Pay-Here dealer. VAC is a sub-prime automobile finance industry leader that has helped dealers create profitable portfolios since 1989. Headquartered in Dallas, Texas, VAC has 5 offices offering Note Servicing and Cash Advances to used car dealers nationwide.

About PassTime

Headquartered in Littleton, Colorado, PassTime™ was founded in 1992; the PassTime Suite of Products is designed to improve customer payment performance and reduce default and repossession risks. In 1997, PassTime created its first “Starter-Interrupt” Device with a revolutionary design. Over the next several years, a Suite of Products evolved that offer code-based, wireless, and GPS Products and Services designed to meet the needs of a highly diverse industry of car dealers and special finance companies. PassTime solutions facilitate higher rates of return on financing based upon improved customer payment performance. PassTime prides itself on a 24/7 Customer Care Support Center for partners, lenders, dealerships, and end-user customers. Over the past decade, PassTime has sustained industry leadership with its innovative products and services.

CONTACTS:

Mr. Allan Couch, National Sales Director
Vehicle Acceptance Corporation
214-599-9510 (office)
PR@VACorp.com
<http://VACorp.com>

Mrs. Corinne Schwarz-Kirkendall
PassTime USA
1-877-PASSTIME
corinne@passtimeusa.com
<http://passtimeusa.com>

###