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OUTLOOK

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Broader Mix of Business Launches New Period of Growth for AmeriCredit

Fort Worth, Texas-based AmeriCredit grabbed the attention of Wall Street and the automotive world as it entered the first quarter of 2007. The *Fortune* 1000 company is a 15-year-old independent automobile finance company that made its mark in the highly fragmented, growing subprime auto finance market. Beginning in 2006, AmeriCredit launched a carefully planned strategy of controlled growth and expansion from exclusively mid-tier subprime lending to a full spectrum of lending options including near-prime and prime lending. As a result, the company is positioned to originate approximately \$7.8 to \$8.4 billion in new loan volume in fiscal year 2007. And its investors are enjoying the returns that come from having a diversified portfolio with less volatility in a changing marketplace.

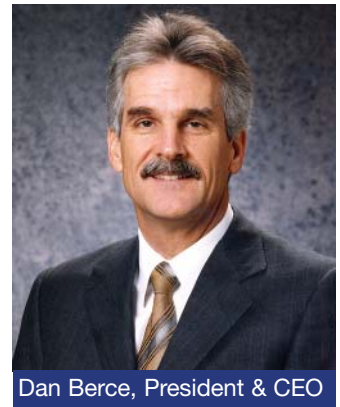
In 2006 and early 2007, AmeriCredit completed the acquisitions of two other auto financiers, Bay View Acceptance Corporation, a prime lender, and Long Beach Acceptance Corp., a near-prime lender. The variety of products now available through AmeriCredit makes the company a single source for indirect auto financing of a wide range of transactions involving customers with FICO scores from 500 to 850.

**Building relationships...
Creating solutions...
that's the AmeriCredit
difference.**

The company's multifaceted strategy also includes prudent capital management policies. AmeriCredit has approximately one million customers and \$14 billion in managed auto receivables. "We are well capitalized and have a strong liquidity position to support our disciplined growth," reports Chris Choate, Chief Financial Officer. "As of December 31, 2006, we have completed \$1.25 billion in stock repurchases and have an additional \$300 million of stock repurchases authorized. Multi-year warehouse commitments of \$5.5 billion facilitate daily, short-term fundings,



Chris Choate, CFO



Dan Berce, President & CEO

and we continue to access the asset-backed securities market to finance our contracts permanently."

Sufficient capital frees AmeriCredit to seize new opportunities that complement its core business. For example, in addition to offering its full spectrum, indirect lending in the United States, the company is also growing its business in Canada with credit centers in Toronto and Vancouver and plans to expand into Quebec later this year.

The AmeriCredit Difference Boosts Dealers' Sales

AmeriCredit's full spectrum of lending products is paying huge dividends to franchised and select independent automobile dealerships, as well. "Dealers have asked for more financing solutions, and we are meeting that need," says Dan Berce, President and CEO.

Relationship-based services to dealerships are at the core of AmeriCredit's marketing plan. Each day, the company's more than 300 dealer relationship managers visit dealerships for face-to-face discussions about their needs. Then the company creates solutions the dealerships need to sell more cars to more people, speed transactions and create a hassle-free buying experience for their customers.

"We have entered an exciting new period, but building and strengthening relationships has always been the name of the game," says Berce. "Our business depends on it."



www.AmeriCredit.com is your comprehensive source of valuable information for dealers, investors and car-buyers.

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