

"We don't have to do that." Beware GM Financial & Capitol Chevrolet



You can have an 800+ credit rating, pay the monthly lease, but if there's a misunderstanding about the lease extension, Capitol Chevrolet and GM Financial might come to your house without warning, hook up the car and tow it away. Without so much as a phone call or email. While continuing to cash your lease checks. [GM Financial's website](#) says this about their workplace- **We Act with Integrity- We do the right thing, the right way. We operate with integrity toward each other, our customers and the markets in which we operate. Adhering to moral, ethical and professional standards is "the heart of it all."**

(Update at bottom; still not resolved)

?We don't have to do that.? Perhaps the final word in customer service with GM Financial & Capitol Chevrolet?

We've been Chevy Volt people for over 6 years. Leased a 2013 model for 3 years, then a 2016 for another 3, the latter car from Capitol Chevrolet. My wife loved that car. We were hoping to get another until Chevrolet announced there would be no more new models. Our lease was up at the end of December, 2018. I called and received a 2 month extension, at the same terms, so we could have some time to look for a new car. I was told 2 months at a time was the way lease extensions worked (I preferred 4 but that wasn't an option). We were very happy with the Volt so not in a huge rush; after the two months my wife kept sending them the monthly checks, which GM Financial dutifully cashed, with notes asking that the lease continue to be extended. This continued from March through the most-recent check, dated May 30 and cashed by GM Financial on June 7th.

10pm Sunday night, June 23rd, my wife tells me somebody is in danger of backing into our car and damaging it. I look out the window and see a tow truck hooking up the Volt, preparing to take it away. The guy had a legit repo order from GM Financial & Capitol Chevrolet.

What the heck? Can't get ahold of anybody at GM Financial on a Sunday night. Call the next morning, get someone who tells me we were in violation of the lease agreement because we hadn't returned the car when the December extension expired.

The woman at GM Financial told me they'd sent a letter (not registered) on June 7th telling us the lease was expired and they could seize the car. I asked if she could re-send a copy of the letter to me. ?We don't have to do that.? This, I assume, is on their recorded call. It was pretty surprising to hear that.

Even-more surprising is that neither GM Financial nor Capitol Chevrolet sent a single email, apparently leaving just a single message on a business answering machine sometime in March, which we never heard. A misunderstanding that wouldn't have continued had they done so. They were happy to keep cashing the checks, for an expired lease. Since the lease was null & void, does that money go into a tip jar? Obviously not, but one has to wonder, is this any way to run a customer-facing business?

Earlier Sunday, prior to the repossession, my wife had mentioned how much she liked that car and maybe we should just pay the residual and buy it. Capitol Chevrolet and GM Financial certainly ended such thoughts. I cannot wait to see what they'll be billing us

for the repossession, despite getting back a 3 year old car with less than half the expected mileage (13,000 miles in 3 years) in great condition.

If you're thinking about leasing a car using GM Financing, you might want to ask them whether they'd bother to call or email you if something seems amiss, to try and eliminate any misunderstandings. They legally don't have to. I get that. But how much effort does it take to pick up a phone or send an email, and create happy customers that give happy referrals, vs have to be concerned about unhappy customers steering people elsewhere? ?We don't have to do that? is something I'll never forget. A great reminder of how not to treat my own paying customers. Note to Capitol Chevrolet- You'll find I sent questions about this to you via your website a couple days ago. You didn't reply, presumably because ?We don't have to do that.?

Updated 8/7/19- Lots of back & forth between me and Capitol Chevrolet's social media manager since then, all of it trying to get something going between Capitol Chevrolet and GM Financial to see if what happened to us was "normal" procedure. Hard to believe it's "normal" not to make a single phone call about the car but keep cashing checks, and then tow it away 10pm on a Sunday night. Rachel (the social media manager) says they tried, but GM Financial cannot release any information due to "privacy laws." That may be, but does not preclude someone from Capitol Chevrolet from asking GM Financial to look into it and see if it was done according to their standard procedure, and, if so, questioning if that standard procedure seems an appropriate way to deal with Capitol Chevrolet's customers.