



FOURTH QUARTER 2010 FACT SHEET For Investors



ABOUT AMERICREDIT

AmeriCredit Corp. is a leading independent automobile finance company that provides financing solutions indirectly through auto dealers across the United States. Founded in Fort Worth, Texas in 1992, AmeriCredit has about 800,000 customers and approximately \$9 billion in auto receivables.

On July 22, 2010, AmeriCredit and General Motors (GM) announced they have entered into a definitive agreement for GM to acquire AmeriCredit. Under the terms of the agreement, which has been approved by both companies' boards of directors, at closing, AmeriCredit shareholders will receive \$24.50 in cash for each share of stock held as of the transaction closing date. The transaction is expected to close by the end of the fourth quarter of calendar 2010, pending certain closing conditions, including the approval of AmeriCredit shareholders.

EXPERIENCED MARKET LEADER

AmeriCredit maintains a meaningful share of a highly fragmented market in the subprime auto finance industry.

- Our management team brings years of experience, knowledge and understanding of the auto finance industry to meet the needs of dealers and consumers.
- We have an established track record of managing credit risk and accessing the capital markets.
- Our underwriting abilities come from analyzing years of customer data and portfolio performance through economic cycles.

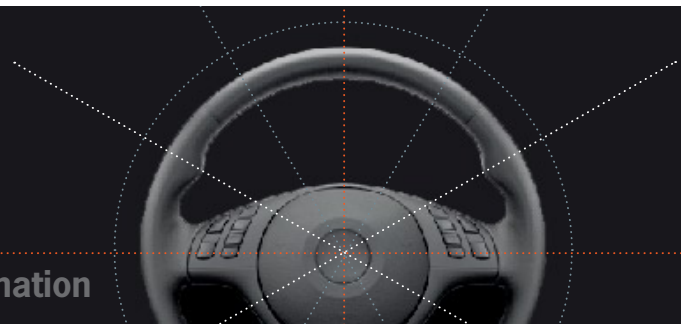
OUR CUSTOMERS

AmeriCredit is focused on meeting the fundamental auto finance needs of middle-market consumers. Our auto financing products enhance the personalized service we provide to dealers nationwide through our network of credit centers.

	JUNE 2010	JUNE 2009
Quarterly Originations	\$906 mm	\$175 mm
Credit Bureau Score	500 - 800	500 - 800
Annual Income	\$60 - \$65 k	\$60 - \$65 k
Years at Present Employer	8	8
Years of Credit History	14	14
Homeowner	53%	52%
Loan Amount	\$18,900	\$17,000
Down Payment	14%	13%
APR	16.0%	17.8%
Term (months)	69	67
Loan-to-Value (wholesale)	107%	111%
New/Used Collateral	34% / 66%	26% / 74%
Mileage at Origination	30,500 miles	29,100 miles



Selected Financial and Operating Information



LIQUIDITY AND FUNDING

With \$772 million in available liquidity and an undrawn \$1.3 billion committed warehouse facility at June 30, 2010, we have sufficient funding capacity to increase originations volume. We access the asset-backed securitization market to permanently fund our loan originations. Since 1994, we have executed 70 securitization transactions with notes totaling \$57.6 billion through our established securitization program.

KEY PERFORMANCE INDICATORS	FISCAL YEAR 2010	FISCAL YEAR 2009 (Revised)	FISCAL YEAR 2008 (Revised)
Net income (loss) ⁽¹⁾	\$221 mm	(\$11) mm	(\$82) mm
Diluted earnings (loss) per share ⁽¹⁾	\$1.60	(\$0.09)	(\$0.72)
Originations	\$2.1 B	\$1.3 B	\$6.3 B
Finance receivables	\$8.7 B	\$10.9 B	\$15.0 B
Net interest margin ⁽¹⁾	11.2%	9.9%	10.5%
Operating expenses ⁽²⁾	3.0%	2.4%	2.5%
Net credit losses	7.4%	7.9%	6.2%
Liquidity ⁽³⁾	\$772 mm	\$483 mm	\$433 mm
Total equity ⁽¹⁾	\$2.4 B	\$2.1 B	\$2.0 B
Managed assets/equity ⁽¹⁾	3.6x	5.2x	7.6x

⁽¹⁾ On July 1, 2009, the company adopted a new accounting standard that changed the accounting for convertible bonds. Historical information for the fiscal year ended June 30, 2009, was revised to reflect the retrospective application of this standard.

⁽²⁾ Excludes depreciation on leased vehicles and restructuring costs.

⁽³⁾ Liquidity includes unrestricted cash and available borrowing capacity on unpledged eligible receivables.

Company Information

Traded: NYSE
Symbol: ACF
Headquarters: Fort Worth, Texas

Executive Management:
Chairman of the Board: Clifton Morris
President & CEO: Dan Berce
Chief Financial Officer: Chris Choate
Chief Credit & Risk Officer: Steve Bowman

Contact Information

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