

HOW TO

Ensure Borrower Repayment

Tired of hearing “My check is in the mail”? Campus Partners offers a variety of ways-- Automatic Direct Draft, Early Intervention, Pay-by-Phone, and E-Pay to assist you in helping your borrowers submit payments on time and without a struggle.

We offer several tools that help promote on-time payments. Our borrower Web site provides borrowers with several repayment options that can help them make an on-time payment to avoid a late payment fee. They can also review their payment due dates and amounts, which reminds them that they need to make a payment. Other options allow you to prevent default through special default prevention activities.

E-Pay

Borrowers can make an **electronic payment** on our borrower Web site, MyCampusLoan.com. After registering to use this Web site, borrowers can make payments or view their accounts online. They can enter banking details to launch a one-time payment, which is drafted from the bank account they designated. E-Pay is the most popular transaction conducted on our borrower Web site, which adds up to hundreds of thousands of on-time payments for our customers.

In recent months, we have added the convenience of **credit card** or **debit card payments** to our Web site. Each school must determine if they want to offer this payment option, and then they must sign an authorization form to get started. You can publicize the availability of this option through a special message on your borrowers’ billing statements.

By using System 3i, you can help borrowers with E-Pay transactions. If a borrower is in your office or calls you, you can use the 3i interface to enter payment information. If you do take payments over the phone, be sure to consult with your college or university’s privacy information policies.

E-Bill

We offer borrowers the option to receive notifications via e-mail when their statement is available for viewing on MyCampusLoan.com. This allows borrowers to receive their statements on any computer with e-mail access, anywhere in the world. No matter where your borrowers are working or traveling, they will receive their bill in time to make a payment. With the ease of E-Pay, they can make their payment without leaving their computer monitor.



AutoDraft

After your borrowers sign-up to pay their student loans through AutoDraft, our automatic direct draft service, they never will be late paying on their loans again, as long as they have money in their account. When borrowers register to have their checking or savings accounts automatically drafted each month, they avoid late fees, and you avoid defaulted loans. AutoDraft forms are periodically sent out with borrower bills and grace notices. Customers and borrowers can download AutoDraft authorization forms from CampusPartners.com and MyCampusLoan.com. Borrowers can also enroll in AutoDraft online through MyCampusLoan.com.



Pay-by-Phone

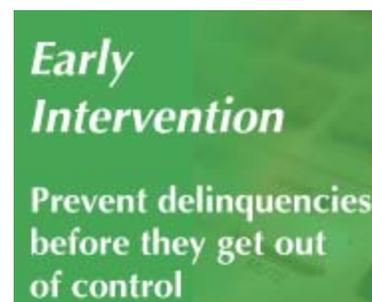
The *Payment Request Screen* (PREQ) makes it possible for our customers and representatives to take payments over the phone. This screen is an excellent tool to use when discussing payments with a borrower on the phone or in your office. Rather than writing and/or mailing a check, the borrower simply provides bank account information and authorizes the one-time draft. Our representatives use this screen to process pay-by-phone requests received from your borrowers, and you also can use it if you are a **DataLink** user.

Early Intervention Program

The Early Intervention Program (EIP) is available to assist you in preventing borrower delinquencies before they get out of control. In addition to standard due diligence services provided by Campus Partners, EIP provides a series of specialized letters and telephone calls to borrowers who are 15 to 120 days past due. Our objective is to return the borrower's account to a current status as soon as possible.

Specially trained representatives counsel borrowers regarding their loans, any forbearances or deferments they might qualify for, and the consequences of default. Although there is a cost for this service, you may charge the fee back to the borrower.

In addition, you may target your cohort borrowers and projected cohort borrowers with Cohort Right Track, a specialized EIP option. For more information, contact your Customer Service Representative.



If you have any questions, please contact your Customer Service Representative!