

February 15, 2006

Dear Borrower:

(University Name Here) is pleased to announce that as of **March 1, 2006**, the billing for student loans held by (University Name Here) as well as delinquent accounts receivables will be handled by **Educational Computer Systems, Incorporated (ECSI)**. Student loans held by (University Name Here) include Federal Perkins, Health Professions, and Institutional/University student loans. ECSI is a billing servicer for the university, **not a collection agency**.

Effective March 1, 2006, you should not send any payments to our office or our post office box in (City, State).

We believe this change is a benefit to both borrowers and (University Name Here). One of the many exciting features of the ECSI service is that you will now have 24/7 access to your account(s) on the Internet via ECSI's website: <http://www.ecsi.net>. You will be given a five-digit security code, which will allow **only you** to access your confidential account information. Through this site, you will be able to:

- verify when your payments have been received
- update address and phone information
- verify account balances, obtain loan payoff amounts
- sign-up for electronic billing
- make your payments by credit card or Electronic Funds Transfer (EFT/ACH)
- download various forms such as *deferments, forbearance requests*, etc.

If you are currently paying through automatic withdrawal (ACH) your account will remain active, and no action is needed on your part at this time.

With ECSI, you will be billed on the 15th of each month with your payment due on the 1st of the following month. If you do not choose to pay on-line at <http://www.ecsi.net>, please be sure to make your check or money order payable to (University Name Here) and return your payment in the envelope enclosed with your statement to the following address:

**ECSI
181 Montour Run Rd
Coraopolis, PA 15108**

Thank you for your patience and understanding as we strive to improve our service to you. If you have any questions, please feel free to contact our office.

Sincerely,

(Name Here)
(Title)