

From: UC Student Loan Information <[UC-ACS-Loan@ucop.edu](mailto:UC-ACS-Loan@ucop.edu)>  
Subject: UC Changing Loan Servicer from ACS to ECSI



Dear Borrower,

You have a Campus-Based Loan from a University of California campus (a Perkins Loan, Health Professional student loan, and/or an institutional loan, but NOT a federal Direct Loan). The University of California has been using ACS to service your loan(s), collect payments, send billing statements, etc. Your student loan will soon be serviced by a different company: **Heartland ECSI**. This change will provide you with new options, such as paying by credit card and accessing ECSI's EasyPath mobile app for your iPhone or Android device.

ACS has issued bills for payments due until August 1<sup>st</sup>. Then there will be a two-week period where all activity is suspended while we transition. ECSI will issue bills for payments due in September and onward. Your ECSI billing statements will contain a "Heartland Key" giving you complete access to your loan account information. ECSI will issue its first bills in late August with a due date of September 10<sup>th</sup>, and quarterly bills will go out on the same frequency as before, but with a due date of the 10<sup>th</sup>. With this change, there are a few important to-do items.

- 1) **After you receive your first billing statement from Heartland ECSI**, please register on their website to access your account information and take advantage of expanded payment options and electronic statements. For your reference the ECSI logo looks like this:



Step 1: You will go to <https://heartland.ecsi.net>.

Step 2: Click the red Register button and create a profile.

Step 3: Connect your account using your "Heartland Key" visible on your billing statement.

- 2) If you currently send payments to ACS through automatic recurring payments or ACH, the auto-debit will be cancelled effective August 1<sup>st</sup>. **You must set up a new recurring payment with Heartland ECSI**. This can be done after you register, by clicking Make A Payment.
  - a. Your future billing statement due date will move from the 1<sup>st</sup> to the 10<sup>th</sup> of the month.
  - b. If you make a payment to ACS and it is not received by July 31<sup>st</sup>, ACS will forward it to ECSI for processing once received in August. No late fees will be incurred in this situation.

If you are currently in a grace period, or have a deferment or forbearance, no payment may be due at this time.

Here are a few easy tips to managing repayment:

- Keep a paper file just for your student loan materials AND keep a folder on your laptop just for your student loan information too. This provides easy reference for yourself.

- If you have a Federal Direct Loan, it will be serviced elsewhere and can be viewed by logging in to [www.nslds.ed.gov](http://www.nslds.ed.gov). If you have a private student loan from a third party, please go to their website to manage those loans.
- Most loans have deferment or forbearance options. If you are having trouble making payments, it is better to reach out to your loan servicer than risk default.

Thank you. We believe that the new options provided by ECSI will improve your experience as a UC borrower.

Please do not reply to this email. Rather, reach out to your former campus if you have additional questions. Here are applicable links which go to the best webpage or email:

[UC Berkeley](#)

[UC San Francisco](#)

[UC Davis](#)

[UC Los Angeles](#)

[UC Riverside](#)

[UC San Diego](#)

[UC Santa Cruz](#)

[UC Santa Barbara](#)

[UC Irvine](#)

[UC Merced](#)

Sincerely,  
The University of California