

## FREQUENTLY ASKED QUESTIONS

regarding the  
Conversion of University of California Campus-Based Student Loan Accounts  
From Affiliated Computer Services (ACS)  
To Heartland ECSI (ECSI)

**The University of California has engaged the services of Heartland ECSI, Inc. (ECSI) to replace ACS Education Services (ACS) as the servicer for all of the University's campus-based student loans effective August 2017. This is a system-wide change impacting all University of California campuses.**

Beginning in August 2017, ECSI will assume responsibility for servicing the University's campus-based student loans including, but not limited to, sending student loan billing statements, processing student loan payments, forbearance, deferment, and cancellation request forms, and providing quality customer service to our student loan borrowers.

The University recognizes that as a result of the transition to ECSI, there will be various changes affecting our borrowers and a period of disruption in services. However, we are making every effort to make the transition a smooth one, with as little service interruption as possible, following the guiding principle of doing our best to address borrower needs. In that spirit, we are providing the following information regarding the transition and the changes that are being implemented.

### TRANSITION DATES

#### **Q1. When does the change in student loan servicers take effect?**

A1. The effective date of the University's new service contract with ECSI is August 1, 2017. The last date of the University's student loan services contract with ACS is July 31, 2017. The process for transitioning all student loan account data from ACS to ECSI will commence on August 1, 2017 and is expected to be completed by Friday, August 18, 2017. Please note that during the transition period between August 1st and August 18th, ACS staff, ECSI staff and UCSB staff will not have access to view any loan data or process transactions, nor will you be able to access loan account information on-line. Upon completion of the transition, ECSI will immediately begin processing all outstanding payments and transactions, and soon after you will receive instructions from ECSI for accessing your account.

#### **Q2. How long will ACS be able to provide student loan account information and assistance to me?**

A2. Access to your University of California student loan account information via the ACS online system or via the ACS borrower call center will end after July 31, 2017. Processing of online electronic payments and other transactions by ACS borrower services staff will also cease after July 31, 2017.

**Q3. When will ECSI be able to provide student loan account information and assistance to me?**

A3. The target date for ECSI staff to be able to provide complete borrower assistance and account information is August 18, 2017. Please note that until then, neither ECSI nor UCSB staff will have access to view your student loan account information or be able to process any transactions, such as payments and requests for deferment, forbearance or cancellation. Once the transition to ECSI is complete, you can access your account through ECSI's website, where you will be able to view your account information, make one-time or recurring ACH payments, access deferment and cancellation forms, or access an ECSI customer service representative via live chat. You will also be able to contact ECSI customer service directly by phone at (888) 549-3274.

IMPACTED ACCOUNTS

**Q4. I received several different student loans while I attended UCSB. Which of these loans will be affected?**

A4. This change will impact only the campus-based or special program accounts you may have received through UCSB that are currently serviced by ACS Education Services. At UCSB, the loan programs affected by this change include: Federal Perkins Loans ; various Regents/University type institutional loans; University Dream loans; California Dream Loan; Noyce Loan; Charles Den Bell Loans and the Education Fee Loan. This change does NOT apply to any Federal Direct/Stafford/FFEL or private loans you may have.

STUDENT LOAN ACCOUNT NUMBER

**Q5. Once the student loan servicer transition to ECSI is complete, will I have a new student loan account number?**

A5. Yes. ECSI will assign you a new account number (called a Heartland Key).

**Q6. If I have loans at more than one UC campus, will I have the same student loan account number?**

A6. No. Loans you have from received at various UC campuses will have unique account numbers that associate them with the specific UC campus from which you received your loans.

DUE DATE CHANGES

**Q7. Will the due date of my payments change?**

A7. Yes. ACS payment due dates are on the 1<sup>st</sup> day of the month. On the ECSI system, your new payment due date will change to the 10<sup>th</sup> of the month.

For example, if you are on a monthly repayment cycle, the first billing statement you will receive from ECSI will be in August for your payment due September 10,

2017. If you are repaying on a quarterly frequency, your quarterly cycle will not change:

- If your quarterly repayment cycle is March, June, September, and December, the first billing statement you receive from ECSI will be in August for your payment due September 10, 2017.
- If your quarterly repayment cycle is January, April, July, and October, the first billing statement you receive from ECSI will be in September for your payment due October 10, 2017.
- If your quarterly repayment cycle is February, May, August, and November, the first billing statement you receive from ECSI will be in October for your payment due November 10, 2017.

**Q8. Will I be able to access my loan account on-line after the transition to ECSI?**

A8. Yes. Your ECSI billing statements will contain a Heartland Key. Your Heartland Key is a unique code giving you complete access to your loan account information. (You may also receive a separate communication with the key.) After you receive your Heartland Key from ECSI, you will need to register on the ECSI website to access your account information and take advantage of expanded payment options and electronic statements. To register, complete the following steps:

1. Go to <https://heartland.ecsi.net>
2. Click the red 'Register' button and create a profile
3. Connect your account using your Heartland Key visible on your billing statement or other notification

**PAYMENTS**

**Q9. Where do I send my payments?**

A9. If you have received a billing statement from ACS for a payment due now, please remit your payment as soon as possible to the address on your statement in order for your payment to be posted to your account on or before July 31, 2017. Payments received by ACS after July 31, 2017 will be forwarded to ECSI for processing. After July 31<sup>st</sup>, it is recommended that you mail payments with the ACS coupon directly to ECSI at the following address:

**Heartland ECSI  
P.O. Box 718  
Wexford,  
PA 15090**

Please be advised that there may be a delay in processing checks sent to either ACS or ECSI between August 1 and August 18, 2017.

If you have received a billing statement from ECSI for a payment due September 10, 2017 or after, or a delinquency notice from ECSI for a payment due August 1, 2017 and before, please remit payment to the address indicated in the ECSI billing statement.

**Q10. What should I do if I know I have a payment due in August or September but did not receive a billing statement from either ACS or ECSI?**

A10. Generally, the failure to receive a billing statement does not absolve you from your obligation to pay on time. If you are not sure and need assistance reviewing your account, please contact UCSB Student Loan Services by email at [loan.info@bfs.ucsb.edu](mailto:loan.info@bfs.ucsb.edu). In the subject line of your email indicate No Billing Statement. In the body of your email please be sure to include your phone number and your current mailing address.

**Q11. After the transition is complete, to what ECSI address should I send my payments?**

A11. You should begin sending your payments to the address printed on the ECSI billing statements you receive.

### LATE FEES

**Q12. If my payment is not credited to my account by the due date and the posting delay is a result of this loan servicer transition, will my loan be subject to a late fee?**

A12. To ensure that you are not penalized as a result of this transition, late fees will not be assessed for bills generated by ECSI during the months of August, September and October 2017. (Borrowers will still be responsible for paying any late fees assessed prior to August 1, 2017.)

**Q13. If I'm late in making my payment, when will the late fee be assessed on my loan(s)?**

A13. Late fees will typically be assessed when your payment is 10 days late (or around the 20th of the month).

**Q14. How much will the late fee be after October 2017?**

A14. For Federal Perkins Loans, the fee assessment remains at ten percent (10%) of the late installment amount. For example, on a \$120.00 payment, the late fee charged is \$12.00. For all other loans, the fee assessment amount can vary and is indicated in the terms of your loan promissory note.

### CREDIT BUREAU REPORTING

**Q15. If my payment is not credited to my account by the due date and the posting delay is a result of this loan servicer transition, will any negative credit information be reported to the credit bureaus?**

A15. No. To ensure that you are not penalized as a result of this transition, all credit bureau reporting will be suspended for the months of August, September and

October 2017. Your account status will begin being reported again to credit bureaus in November 2017.

### RETURNED ITEM FEE

**Q16. What happens if my check or electronic payment ‘bounces’? (For example, I don’t have enough money in my bank account and my bank doesn’t honor my electronic or check payment.)**

A16. Effective August 1, 2017, ECSI will assess a return fee of \$15 per returned item. This fee will be assessed for both returned checks and any returned electronic payments. Additionally, a late fee on the installment due may be assessed if that payment is not remitted in a timely manner.

**Q17. If I placed a ‘stop payment’ on my check because it was not negotiated in a timely manner, will I be subject to the return fee?**

A17. The fee will be assessed regardless of the reason why your bank did not honor your check. You should be aware that checks sent to ACS but not processed before July 31, 2017, or checks sent directly to ECSI during the transition, will not be processed until the transition completion date, which is expected to be on or around August 18, 2017.

### DEFERMENTS

**Q18. If my loan is presently in a deferred status, will I need to complete another deferment form to cover the same period of time?**

A18. All deferment information processed and applied to your loan by ACS will be transferred to ECSI. Your deferment period should continue without interruption. However, if your loan was deferred in anticipation of a service cancellation, you will be required to submit a properly completed and certified Cancellation Request Form upon completing your service for the year.

**Q19. If the period covered by the deferment processed by ACS will expire in July, August or September, what should I do if I’m still eligible to receive a deferment?**

A19. If your enrollment is at an institution that reports to the National Student Clearinghouse (NSC), ECSI will pick up your registrar’s enrollment reporting for half-time enrollment and greater and post that deferment to your loan account. If you are requesting deferment for anything other than at least-half time student enrollment, you should complete a new deferment form per the directions on the application, and send the signed form to the following address:

**Heartland  
ECSI  
P.O. Box 1278  
Wexford, PA 15090**

Forms received after August 1, 2017, will not be processed until the transition is completed, which is expected to be on or around August 18, 2017.

It is always a good practice to access your account information online to review your deferment status. If you have questions or concerns about your deferment status and need assistance reviewing your account, please contact UCSB Student Loan Services by email at [loan.info@bfs.ucsb.edu](mailto:loan.info@bfs.ucsb.edu). In the subject line of your email indicate Deferment Status. In the body of your email please be sure to include your phone number and your current mailing address.

To review deferment options and to download a deferment form from ACS through July 31, 2017, please go to: <https://www.acs-education.com/bac/CBSL/Deferments.html>

### CANCELLATIONS

#### **Q20. If I need to submit a Cancellation Request Form at this time, what do I do?**

A20. You should complete the Cancellation Request Form and return the signed form to ACS before July 31, 2017. Forms received by ACS after July 31, 2017 will be forwarded to ECSI for processing. After July 31, 2017, you should send your completed forms directly to ECSI at the following address:

**Heartland ECSI  
P.O. Box 1278  
Wexford, PA 15090**

Please note that forms received by ECSI directly or indirectly during the transition period will not be processed until the transition is completed, which is expected to be on or around August 18, 2017.

To download a cancellation form from ACS through July 31, 2017, please go to: <https://www.acs-education.com/bac/CBSL/Cancellations.html>

### RECURRING PAYMENT (ACH)

#### **Q21. If I'm currently making my payments on my University of California loan(s) via ACS' Automatic Bill Payment (ABP), what will happen as a result of this transition?**

A21. **If you are currently enrolled in Automatic Bill Payment (ABP) through ACS, this service will be terminated effective July 31, 2017.** The last drafts to be made will be those for payments due in July 2017.

#### **Q22. What is available if I want to continue or begin having my payments automatically deducted by ECSI from my bank account?**

A22. ECSI offers an automatic payment service called Recurring ACH Payment. **You will need to enroll for this service through the ECSI website. Instructions for enrollment will be sent to you in your first bill from ECSI.**

**Q23. When and where can I enroll in Recurring ACH Payments with ECSI?**

A23. After you receive your first billing statement from Heartland ECSI, you will need to register on their website to access your account information and take advantage of expanded payment options and electronic statements. Your billing statement will contain your Heartland Key; a unique code giving you complete access to your loan account information. After you register with your Heartland Key, you can set up new recurring payments by clicking “Make a Payment” on the ECSI website.

**Q24. How long does it take ECSI to process my completed Recurring ACH Payment enrollment?**

A24. Your enrollment through the ECSI website will take effect immediately. It is advisable to monitor your account to ensure that your first automatic payment takes place as you requested.

**ADDITIONAL INFORMATION**

**Q25. Where can I obtain additional information or clarification regarding the loan servicing transition and the impact it may have on my loan(s)?**

A25. If you are current on the repayment of your account, you may call the Heartland ECSI Customer Service toll-free line at (888) 549-3274. If you are delinquent on your account or have already been working with a UCSB counselor to resolve an issue related to your student loan, you may also email the UCSB Student Loan Services at [loan.info@bfs.ucsb.edu](mailto:loan.info@bfs.ucsb.edu). In the body of your email please be sure to include your phone number and your current mailing address.

**Q26. Where can I obtain additional information about the services ECSI provides to borrowers?**

A26. Please visit the Heartland ECSI website: <https://heartland.ecsi.net>

***Thank you!***