UPDATE

EFG Technologies
Winston-Salem, NC   **May 31, 2001**

HOLIDAY SCHEDULE:

July 4, Fourth of July (System III℠ will be available during normally scheduled hours.)

INSIDE EFG Technologies:
Andrea Thompson, Customer Service Representative

For on-line issues of the *Update*, visit our web site at <u>www.efg.net/efgtechnologies</u>.

**REGULATORY
UPDATE**

Education Department Developing New Transfer Monitoring Process

At the March 2001 Annual Direct Loan Conference in Houston, the Department of Education (ED) unveiled the NSLDS Transfer Monitoring Process that they are currently developing to track the financial aid history of transfer students. ED plans to implement the new process on July 1, 2001, to coincide with the elimination of the Financial Aid Transcript (FAT).

Currently, NSLDS may be used to verify the financial aid history for all applicants. However, for mid-year transfers, the school must check with NSLDS no earlier than 30 days prior to the first day of the payment period for which it intends to disburse Title IV aid. If the mid-year transfer student's ISIR was generated within that 30-day period, the school can rely on the financial aid history information contained on the ISIR and is not required to check NSLDS. The 30-day window is in place to ensure that the school to which the student is transferring has access to the most up-to-date financial aid history.

Although FATs are not required for any students, schools are permitted to use them if they choose, and schools are required to respond to requests for FATs. As of July 1, 2001, schools will no longer be required to respond to requests for FATs. Under

REGULATORY UPDATE (continued)

revised Regulation 668.19, schools will now be able to use NSLDS to check the financial aid history of all students, and mid-year transfers will not be subject to the "30 days prior" rule. Instead, for mid-year transfers only, a school will be required to wait seven days after it requests an updated financial aid history from NSLDS before disbursing funds.

Use of Electronic Signatures in the Federal Student Loan Programs

Dear Colleague Letter, *GEN-01-06,* announces that the passage of the *Electronic Signatures in Global and National Commerce Act* (*E-Sign Act*) allows ED, guaranty agencies, lenders, schools, and borrowers to use electronic records and electronic signatures in place of traditional paper records and handwritten signatures.

The *E-Sign Act* provides, in part, that a signature, contract, or other record may not be denied legal effect, validity, or enforceability solely because it is in electronic form or because an electronic signature or electronic record was used in its formation. As part of the *Dear Colleague Letter*, ED includes the *Standards for Electronic Signatures in Electronic Student Loan Transactions*.

ED Announces PIN Application Process

ED has announced the availability of the PIN Application process through the http://www.pin.ed.gov Web site. When used with the applicant's identifying data, the PIN allows access to that applicant's data in several SFA systems and may also serve as that person's signature. This new process will allow parents to receive a PIN and use it to electronically sign their student's FAFSA/Renewal/Correction on the Web forms.

Campus-Based Policy Memorandum 2000-01 Published

A Campus-Based policy memorandum, dated May 2001, was issued recently to re-address and clarify certain requirements of the following loan and scholarship programs:

E-mail Directory

Debra Adams, Call Center Specialist.: **dadams@efg.net**
Steve Anderson, Conversion Supervisor: **sanderson@efg.net**
Bob Balsamo, Production Control Supervisor **bbalsamo@efg.net**
Daisy Bass, Customer Service Assoc. Director: **dbass@efg.net**
Beth Bealle, Product Development Director: **bbealle@efg.net**
Mark Bondurant, Private Loan Servicing Manager: **mbondurant@efg.net**
Betsy Burton, Market Development Director: **bburton@efg.net**
Vicky Caldwell, Customer Service Rep.: **vcaldwell@efg.net**
Sharon Cameron, School Relations Coord.: **scameron@efg.net**
Bridgett Christian, Human Resources Mgr.: **bchristian@efg.net**
Joel Cofer, Customer Service Rep.: **jcofer@efg.net**
Charles Cornelius, Default Prevention Svr.: **ccornelius@efg.net**
Joanna Cortez-Gann, Private Loan Servicing Svr.: **jcortez-gann@efg.net**
Sharal Duncan, Customer Service Rep.: **sduncan@efg.net**
Terry Gaither, Customer Service Rep. Team Leader: **tgaither@efg.net**
Wallace Grooms, Private Loan Servicing Svr.: **wgrooms@efg.net**
John Elliott, Info. Technology Infrastructure Dir.: **jelliott@efg.net**
Wendy Cox, Customer Service Rep.: **wcox@efg.net**
LaShonda Fields, School Relations Coord.: **lfields@efg.net**
Charles Fulp, Facilities/Distribution Manager: **cfulp@efg.net**

Paula Hall, Payment Processing Svr.: **phall@efg.net**
Barbara Joyce, Accounts Rec. Supervisor: **bjoyce@efg.net**
Lisa Koniuto, Contract and Proposals Mgr.: **lkoniuto@efg.net**
Lando Little, Customer Service Assoc. Director: **llittle@efg.net**
Debbie Morgan, Call Center Supervisor: **dmorgan@efg.net**
Charles Parker, Customer Support Director: **cparker@efg.net**
Kathy Riddle,Transaction Processing Mgr.: **kriddle@efg.net**
Bennette Roberson, Customer Service Rep.: **broberson@efg.net**
Jeff Smejkal, Operations Research Manager: **jsmejkal@efg.net**
Judy Smith, Information Technologies Mgr: **jsmith@efg.net**
Kathy Speight, Training & Develepment Coord.: **kspeight@efg.net**
Betsy Spencer, Account Executive: **bspencer@efg.net**
Andrea Thompson, Customer Service Rep.: **athompson@efg.net**
Tracy Walters, Customer Service Rep.: **twalters@efg.net**
Carolyn Williams, Documentation Supervisor: **cwilliams@efg.net**
Jim Williams, Audit and Compliance Dir.: **jwilliams@efg.net**
Kim Wilson, School Relations Coord.: **kwilson@efg.net**
Cletra Wormley, School Relations Coord.: **cwormley@efg.net**
Kim Wright, Information Technology Dir.: **kwright@efg.net**
World Wide Web Site: **http://www.efg.net/efgtechnologies**

- Health Professions Student Loan (HPSL);
- Primary Care Loan (PCL);
- Loans for Disadvantaged Students (LDS);
- Nursing Student Loan (NSL);
- Scholarships for Disadvantaged Students (SDS); and
- Excess Cash.

Schools that maintain HPSL and NSL funds must review their fund balances at least on a semi-annual basis to determine that their funds do not exceed their needs, as compared with projected levels of expenditures and collections. Beginning with the *FY2000 Annual Operating Report* (*AOR*), the Web Reporting System automatically calculates the amount of excess cash in the fund balance of each school in active status and displays this amount on page five of the *AOR*. All active schools in the HPSL and NSL programs and active schools in the PCL program that do not receive a non-compliance assessment are required to remit excess cash payments. Active LDS schools are encouraged to assess their use of funds before returning excess cash, in order to facilitate the building of those schools' revolving funds.

Active schools are required to remit their excess cash payments by the due date of the AOR. Schools that fail to remit their excess cash payments by this date will receive a letter from the Department of Student Assistance (DSA) reminding them to send in their excess cash payments.

Perkins Service Cancellation Reimbursement and Payment Letter

Dear Colleague Letter (CB-01-05, 1999-2000), dated May 2001, provides information about the *Perkins Loan Service Cancellation Payment Letter* and *Worksheet for Reimbursement (s) of the Service Cancellation*. As a reminder, the Service Cancellations areas under the Federal Perkins Loan Program are "Teacher," "Military," "Volunteer," "Law Enforcement," "Child," "Family," "Early Intervention," "Nurse," and "Medical Technician." A "Question and Answer" section addressing how and when you will receive the payment letter, worksheet, and any reimbursements accompanies this *Dear Colleague Letter* and can be accessed at: http://www.ifap.ed.gov/dpcletters/CB0105Perkins.html.

On Target For New Deferment and Forbearance Processing Service

**FORBEARANCE
AND DEFERMENT
PROCESSING**

EFG Technologies is ready to begin processing forbearance, unemployment deferments, economic hardship, and hardship deferments on behalf of our full service customers beginning on July 1, 2001.

Here is how the process will work. If borrowers call EFG Technologies and state that they are unable to make their payments, our staff will counsel them on options to

FORBEARANCE AND DEFERMENT PROCESSING (Continued)

resolve the past due amounts.

➢ If they can make partial or reduced payments, they will be referred to their lending institution for approval for a "special billing" arrangement.

➢ If the borrower is unable to make any type of payment, our staff will determine if the borrower is eligible for a forbearance or unemploymenteconomic hardship deferment.

If they qualify for a forbearance, unemployment, or economic hardship deferment, a *QuikLetter* with the necessary forms will be sent to the borrower to complete. Included will be a self-addressed envelope to return the forms back to EFG Technologies. When the completed forms are returned to our office, they will be reviewed to determine if the borrower meets all of the eligibility requirements and if all required documents have been received. If everything is in order, the form will be processed, and we will send the borrower a confirmation letter. If the borrower is not eligible for the forbearance or deferment, we will will notify him or her of that decision. Completed forms will be sent to you with other documents on a bi-weekly basis.

Please note: Should your institution elect to continue processing these transactions internally, please send us a written notice prior to July 1, 2001. If you prefer that EFG Technologies process these transactions on your behalf, no further action is necessary.

CLEARINGHOUSE SERVICE

Authorization Needed for NSC *Deferment Processing Service*

We are prepared to begin our new *Deferment Processing Service* in collaboration with the National Student Clearinghouse (NSC). This service will provide automated processing of grace and student deferments, based on enrollment information from the NSC database. This process will result in more timely, efficient, and accurate deferment processing for your student borrowers.

In order to participate in this service, please complete the authorization form attached to this issue of *Update* and return it to your School Relations Coordinator. This form authorizes EFG Technologies to release loan information to the NSC in order to verify the loan status as recorded on the NSC database.

We will be sending a monthly data file of borrowers to the NSC, who will cross-reference their database to identify borrowers who are currently enrolled at an institution or who recently withdrew or graduated from an institution. We will then receive datafiles back from NSC, indicating the borrower "matches." Then we will determine if we need to process a grace/student deferment or a deferment reversal if the student has withdrawn from school. We will advise borrowers about any deferments or deferment adjustments to accounts serviced by EFG Technologies.

➢   **ATTACHMENT:**   *NSC Authorization Form*

Late Charge Increase Reminder

In the April *Update*, we provided information regarding an increase in borrower late charges which will become effective on July 1, 2001. If you currently charge your borrowers $3.55 or $3.65 per month for late fees, EFG Technologies will automatically change the amounts to $4.10 or $4.20 respectively per month. If you currently charge your borrowers a different amount and would like to increase your late fee charges, send notification to your Customer Service Representative. Please indicate your new late charge amount and the program numbers that are affected.

Consolidated Billing Reduces Confusion

Did you know that your borrowers can receive a single billing statement for loans in different programs? EFG Technologies can bill up to five loans on the same statement, rather than sending multiple statements to to a single borrower.

Borrowers who have multiple loans--even from different loan programs--can have their loans grouped for billing purposes. This process, called "consolidation," allows borrowers to receive one billing statement instead of several statements, thus reduction confusion. Loans can be consolidated on a single statement when the payment due date is the same for all loans, and complete loan information is provided for each loan on the statement.

We can review all loans in your portfolio to determine which ones are eligible for consolidated billing. If you are interested in this option, please contact your Customer Service Representative.

NSLDS Update Provides Good News

Included with your May *NSLDS Load Error Report*, we provided an *NSLDS Update* which discussed several new edits that have been added to System III^{SM} to prevent future reporting problems. A copy of this *Update* is attached for your review.

➢   **ATTACHMENT:** *NSLDS Update*

We also want to call your attention to an error in the March *Update* inclusion, "How To Manage Your Default Rate." We said that NSLDS could be used to access address information for your borrowers, but NSLDS does not track address information. We apologize for this error.

Complete your Program Participation Agreement Now

Do you have a Program Participation Agreement with ED that you need to complete? ED requires that you complete this agreement in order to continue receiving Title IV federal funding. As part of the process, you must obtain a completed *Certification by Lower Tier Contractor Form* for any external servicer involved in the collection of Title IV funds (i.e. Perkins Loans). This form may be faxed to EFG Technologies, Attn: Debbie Pitts, Marketing Assistant, at (336) 607-2025 for signature. Once it is completed, she will fax it back to you to include with the rest of your Program Participation Agreement.

REPORT ENHANCEMENTS

DocumentDirect Enhancements

We are pleased to announce two enhancements to *DocumentDirect*, effective during May. First, when navigating through *DocumentDirect*, any report that is selected will now open in a new window. This provides for easier viewing of reports because *DocumentDirect* is utilizing more of the screen area for report viewing. Opening reports in separate windows also allows users to have more than one report opened for viewing and to easily toggle between open reports.

In addition to reports opening in a new window on *DocumentDirect*, you will now also see a preface page. The preface page includes report selection information and will assist you in locating reports that have specific selection criteria. When a report is selected to view, you will need to page down to view report details. For more information regarding *DocumentDirect*, contact your Customer Service Representative.

Accounting Report Enhancements

Enhancements have been made to Section One (Supporting Detail) of the *Accounting Report* and the *Monetary Transactions by Fund Issue Report*. Previously, when multiple transactions took place for one borrower, the borrower's name and program, loan, and sequence numbers were only printed once. Now the borrower's name and program and sequence numbers will be printed for each transaction. Customers who receive paper versions of these reports will find researching account information much easier. This enhancement will also assist those customers who utilize the download function for these reports on *DataStream* (CD-ROM) or *DocumentDirect* because each transaction will have its own borrower identifier.

For questions on these reports or on any reports you receive, contact your Customer Service Representative.

AUDIT UNDERWAY

Annual Third-Party Compliance Audit is Underway

Our third-party compliance audit for the fiscal year ending June 30, 2001 is currently underway. The audit is being conducted by PricewaterhouseCoopers, LLP. We expect their audit report to be published and available to you in August. Please stay tuned to the *EFG Technologies Update* for further information.

YEAR END PREPARATION

Fiscal Year End is Approaching

The countdown to June 30 is underway. Use this checklist to close the fiscal year successfully:

1. **Reconcile loan and accounting information.**
   - √ Reconcile all disbursements for the year.
   - √ Correct and return all unpostable new loans and advances.
   - √ Check and update separation dates.
   - √ Reconcile your general ledger.

2. **Determine special needs and communicate them to us.**
   - √ Contact your auditors to determine their needs for reports.

√ Provide instructions for any special mailing requirements for your year-end reports.

√ Submit change/adjustment requests for processing.

3. Work the *Cohort Default Rate Report*.

√ Provide your Customer Service Representative with requests for coding changes.

With the end of the fiscal year approaching, our goal is to process all requests for changes in a timely manner. All requests arriving by regular mail, overnight mail, fax, DataLink℠ Dispatch, or e-mail are processed in the order that we receive them. The following are the deadlines for their receipt in our office:

6/04 Requests for duplicate reports

6/08 Requests for special mailing of year-end reports

6/25 Requests for Change/Adjustment memos

6/29 Year-end post begins

Remember you can use *DocumentDirect* to access your fiscal year-end reports immediately following year-end processing. This Internet tool provides you with the fastest method of receiving your year-end information.

How to Contact Customer Service

Customer Service Representatives (CSRs) working staggered shifts are available to take your calls from 8:00 a.m to 8:00 p.m. EST. You may contact your CSR directly by dialing 800-458-4492, pressing option one, and then dialing their extension number. You may also contact CSRs by e-mail. Their extension numbers and e-mail addresses are listed below.

Name	Extension	E-Mail Address
Vicky Caldwell	2817	vcaldwell@efg.net
Joel Cofer	2347	jcofer@efg.net
Wendy Cox	2363	wcox@efg.net
Sharal Duncan	2343	sduncan@efg.net
Terry Gaither	2818	tgaither@efg.net
Bennette Roberson	2376	broberson@efg.net
Andrea Thompson,	2816	athompson@efg.net
Tracy Walters	2355	twalters@efg.net

This information is also available through our Web site at: www.efg.net/efgtechnologies.

How to Link to our Web Site

Speaking of our Web site, if you want to quickly direct your borrowers to our Web site for forms or other information, you may want to consider linking to our Web site. Adding a link to our Downloadable Forms page or our Borrower Services page is easily accomplished. The department that maintains your Web page can link you to either our Borrower Services page at http://www.efg.net/efgtechnologies/ Borrower_Services.asp or our Forms page at http://www.efg.net/efgtechnologies/ BorrowerForms.asp.

LINK TO EFG TECHNOLOGIES (Continued)

While the Forms page takes your borrowers directly to downloadable forms, our Borrower Services page offers them links to downloadable forms as well as information about deferments, how to contact us, and how to use our Interactive Voice Response System (IVR).

WELCOME NEW STAFF

Welcome New Market Development Staff

EFG Technologies is pleased to welcome two new staff members to the Market Development team. LaShonda Fields, School Relations Coordinator, and Betsy Spencer, Account Executive joined our team earlier this year. LaShonda will be responsible for training and visiting customers in the Northeast. She can be reached at 1-800-458-4492 x 2281 or lfields@efg.net. Betsy is responsible for new business and can be reached at 800-458-4492 x 2011 or bspencer@efg.net. You may see LaShonda and Betsy at workshops and conferences during the upcoming conference season.

WORKSHOPS

July Workshop Scheduled

Our next *On-Line Processing Worksho*p will be held July 19-20 at our Winston-Salem Service Center. Seating is limited, so complete the attached registration form and return it to us as soon as possible.

> **ATTACHMENT:** *Flyer and Registration Form*

We have already scheduled our Fall *Service Overview* and *On-Line Processing Workshops* for September 24-28, 2001 in Winston-Salem. We will include a Workshop Registration form as additional details become available. You may register now by e-mailing us at schoolrelations@efg.net. Please start planning for this workshop now.

REGIONAL MEETINGS

Regional Meetings a Success

Our thanks go to the University of Richmond, the University of Dayton, and Rollins College for hosting regional meetings for us recently. Twenty-nine representatives from 13 schools attended the Richmond Regional Meeting, which was facilitated by School Relations Coordinator, Cletra Wormley. Much of the discussion centered on managing defaulted loans, which participants said provided them with valuable information. Everyone also enjoyed the "All-American" lunch hosted by Niel Welborn of Todd, Bremer, & Lawson.

The Ohio Regional Meeting was held on May 14. Hosted by the University of Dayton, the meeting was attended by 11 customers from six schools. Sharon Cameron, School Relations Coordinator for the North Central territory, facilitated the meeting and covered topics such as "Managing Loans" and "Controlling Delinquencies" and updated participants on new services provided by EFG Technologies. Craig Curtis with Williams and Fudge gave an excellent presentation on "Choosing a Collection Agency" and sponsored a pasta lunch for the group. Many thanks go to Theresa Shidaker at the University of Dayton for making this year's Ohio Regional Meeting a success!

Cletra Wormley and LaShonda Fields facilitated another successful regional meeting held May 21 at Rollins College in Winter Park, Florida. Our special thanks to Sara Corbisiero, Frank Dayao, Karin Timmer, and Bunny Turano for hosting this year's meeting. We had 16 participants from 12 schools. Kendra McAnear and Marty McAnear from General Revenue Corporation sponsored a wonderful lunch.

If you would like to host a regional meeting on one of the open dates listed below and have the space available on your campus, we'll supply the information and coordinate the lunch arrangements. Please contact your School Relations Coordinator for additional information.

Location	Date	Host
Philadelphia, PA	June 11	Chestnut Hill College
Seattle, WA	June 14	Seattle Pacific University
Parkville, MO (Kansas City)	July 26	Park University
Chapel Hill, NC	September	**Open**
Phoenix, AZ	October	**Open**
New York, NY	November	**Open**
Maryland	November	**Open**
Arlington, TX	November	**Open**

Upcoming Conferences

Representatives from EFG Technologies will be attending the following conferences. As we learn of more conferences, we will publish the information in future issues of the *Update* and on our Web site at www.efg.net/efgtechnologies.

The **Ninth Annual CCULAA Conference** will be held June 10-12 at Universal City, California. More information is available at: http://www.cculaa.org/conference/.

The **2001 NYSOBBA (New York State Bursars Association) Meeting** will meet June 12-15 at the Hudson Valley Resort in Kerhondson, NY. For more information, contact Jon Taylor at jtaylor@monroecoll.edu.

CUTOFF DATES

Cutoff Dates

The following table shows the cutoff dates for June and July.

Month	June 2001	July 2001
Last day to receive collection payments	6/26/01	7/24/01
Last day to receive regular payments	6/27/01	7/25/01
Last day for online payments	6/29/01	7/2701
Date final post begins	6/29/01	7/27/01
Report date used for final post	6/30/01	7/31/01
Last day deposits created for deposit to bank account	6/29/01	7/27/01

FUN FACT

Fun Fact

Did you know that since 1964 our company has provided student loan servicing for over 3.1 million borrowers?

Authorization Form
To Release Information to NSC

National Student Clearinghouse Processing Services

We authorize EFG Technologies to release loan information to the National Student Clearinghouse (NSC) in order to verify the loan status as recorded on the NSC database.

Name of Institution: _____

Authorized Individual: _____

Title: _____

Signature: _____

Date: _____

Please return this authorization form to your EFG Technologies' School Relations Coordinator at the following address:

EFG Technologies
Post Office Box 3176
Winston Salem, NC 27102

0001 NSC Auth

NSLDS

Enclosed is the **NSLDS Load Error Report** for the April 2001 data submittal.

EFG Technologies is completing the program enhancements that we have made to comply with the reporting of new status codes to NSLDS. The deadline for reporting compliance is July 1, 2001, and we anticipate integrating the new status codes into the production of the May 31, 2001 submittal file.

In case you did not receive a copy of the *Technical Update PK-2000-01* dated June 30, 2000, in which these changes were announced, we have included a partial list of new codes that you may encounter most often. The complete list is available through the IFAP Web site located at: http://IFAP.ED.GOV. To find the document, enter "PK-2000-01" as your query in the IFAP Publications Search Tool near the bottom of the page.

New Status Codes
DF – Defaulted, Unresolved
This code replaces previously used code **DU**. The primary difference between the new **DF** and the old **DU** is the creation of another new code, **DZ**, for loans on which the borrower defaulted, made six consecutive, on-time payments to remove the default, and then missed additional payments.

DZ – Defaulted, 6 consecutive payments, then missed payment(s)
This code is used to report loans on which the borrower defaulted, then made six consecutive, on-time payments, but subsequently missed one or more payments or otherwise did not comply with the repayment agreement.

IA – Loan Originated (Disbursed)
This code identifies a loan on which at least one disbursement has been made. A loan will be reported in an **IA** status until it enters grace or other appropriate code.

IG – In Grace Period
This code describes a loan currently in its grace period.

IP – In Post-Deferment Grace Period
This code indicates that a loan has entered a new grace period following a qualifying deferment.

XD – Defaulted, Six Consecutive Payments
This code describes a loan on which the borrower has defaulted, then made satisfactory arrangements to repay the loan balance, and subsequently made at least six consecutive on-time monthly payments under these arrangements.

Failure to make a payment will change the loan status to **DZ** (see right column). Because Title IV eligibility can only be regained once in the life of a loan, a loan can be in status **XD** only once. Please note that the following loan status codes have been removed and replaced with one or more new status codes:

- ➢ **DU** (defaulted, unresolved),
- ➢ **DX** (defaulted, six consecutive payments),
- ➢ **ID** (in school or grace period), and
- ➢ **PC** (paid in full through consolidation loan).

In addition, loan status code **AE** (Assigned to US Department of Education) is now referred to as a Loan Transfer Code rather than a Loan Status Code to better describe the function and purpose of this value. So we can accurately and successfully report your loan assignments to NSLDS, please notify us promptly when you assign loans to the Department of Education and when you learn the Department of Education has accepted them.

It is critical for us to receive this information in a timely manner so we can meet the reporting requirements for loans being transferred to the Department of Education.

Other NSLDS Enhancements
We are continuing to add edits to our System III^{SM} database to prevent the update of information or dates that will result in an error condition on the NSLDS data submittal. Currently our efforts are aimed at the following primary data fields found on the LN3 screen.

  ➢ **Enrollment Start Date**,
  ➢ **Enrollment End Date**,
  ➢ **Enrollment Status Code,** and
  ➢ **Status Effective Date**.

Our edits are designed to mirror NSLDS edits that the submittal file must pass through in order for the data to be updated without error.

For the Enrollment Start Date, the new edits will prevent the input of a date that is more than 30 days after the first advance date on the loan or more than 2 years prior to the first advance date.

Edits will prevent the input of a date in the Enrollment End Date that is more than 90 days prior to the last advance on the loan or more than 15 years after the Enrollment Start Date.

The Enrollment Effective Date can no longer be updated with a future date. In addition, the Effective Date and Status Code must contain data that is reasonably relative to each other.

We understand that these new edits may require some changes in the way you submit information to EFG Technologies for processing, but we feel

that they are necessary to ensure that we are in compliance with the reporting requirements set forth by the Department of Education and NSLDS.

Edit Passage Rate
The chart below shows the error passage rate for the first four months of 2001. To provide you with a point of reference, the industry data passage rate varies between 87-91%.
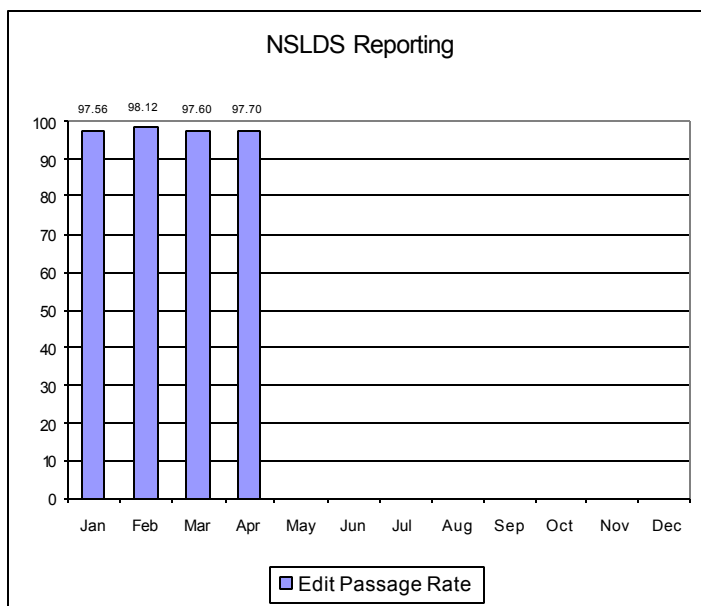
EFG Technologies
P.O. Box 3176
Winston-Salem, NC 27102-3176
(800) 458-4492
www.efg.net/efgtechnologies

Welcome to the On-Line Processing Workshop

Play It Again, Sam

When: On-Line Processing Workshop, July 19-20, 2001

Where: EFG Technologies
               Reynolda Business Center
               2400 Reynolda Road
               Winston-Salem, NC 27106

Fees: On-Line Processing, $65 per person for two days

Provided: On-Line Processing manual
               Morning and afternoon snacks

Registration Deadline: July 2, 2001

EFG

TECHNOLOGIES

R E G I S T R A T I O N   F O R M

On-Line Processing Workshop
Winston-Salem, NC
July 19-20, 2001

Institution Name _____

Street Address _____

City _____ State _____ Zip _____

NAME _____

TITLE _____ TELEPHONE

E-MAIL ADDRESS _____

Sessions Attending

☐ $65 On-Line – 7/19-20

NAME _____

TITLE _____ TELEPHONE

E-MAIL ADDRESS _____

Sessions Attending

☐ $65 On-Line – 7/19-20

NAME _____

TITLE _____ TELEPHONE

E-MAIL ADDRESS _____

Sessions Attending

☐ $65 On-Line – 7/19-20

Registration Deadline: July 2, 2001

After receiving your registration form, we will send you a confirmation, hotel and workshop locations, directions and program information.

_____ Registration fee enclosed   _____ Registration fee mailed separately to address below

Signature **x** _____

School Relations Assistant
EFG Technologies
P.O. Box 3176
Winston-Salem, NC 27102-3176

Questions? (800) 458-4492,
Ext. 2280
Fax: (336) 607-2025

5/01

Use *DocumentDirect*

DocumentDirect provides Internet access to your weekly and monthly student loan management reports. Reports are available for you to view from your browser (e.g. Internet Explorer or Netscape) and print on the first business day following the cutoff date. By using *Document-Direct*, you can choose which reports you want to print. You can print a single page or the entire report using a desktop computer and laser printer. Several years of reports are available through *DocumentDirect*. Additionally, multiple users at your school can access the reports simultaneously.

To access *DocumentDirect*, you will need to have an ID number and password. Obtaining an ID number is as easy as calling your Customer Service Representative. Your Customer Service Representative will take your information--name, telephone and fax numbers, and e-mail address--and submit a request for your ID number. An ID and temporary password will be mailed to you. The EFG Technologies Help Desk will be happy to assist you in changing to another password.

Once you have your ID and password, you are ready to simply follow these directions.
➢ After connecting to the *DocumentDirect* Web site, click the **icon** by the word **Infopac**.
➢ A small window will open prompting you to enter your DataLink **User ID** and **Password**.
➢ After entering your **ID** and **Password**, click **OK**.
➢ Once this is verified, the word **Report** will appear below **Infopac**.
➢ Click on the + **(plus sign)** by **Report,** and a list of report versions will appear.
➢ Click on the + **(plus sign)** next to the specific report version you want to view.
➢ A list of report dates will appear.
➢ Click on the + **(plus sign)** next to the date of the report you want to view.
➢ Click on the report **icon**, and the preface page of the report will appear. Click the **NEXT** button to go to the first page report information.

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LOCATE Command ● Click LOCATE ● Complete locate Window ● Enter Page # ● Click Open	**DOWNLOAD Command (view on Screen)** ● Click DOWNLOAD ● Complete Download Window (select No Compress) ● Click Create	**PRINT Command** ● Click PRINT ● Complete Print Window ● Click OK

SEARCH Command
● Click Search
● Complete Search Window
  (select Current Section only)
● Click Find
	DOWNLOAD Command (save to a file)
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	● Right-Click on the report text
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Andrea Thompson:

Someone to Watch over You

Customer Service Representative Andrea Thompson is an energetic woman with a warm smile and big heart, who helped raise and financially support three younger siblings and who now helps take care of her grandmother, a foster child, and hundreds of customers from North Carolina to Hawaii. Only 32 years old, Andrea has shouldered many responsibilities in her life and continues to do so both personally and professionally.

Andrea came to EFG Technologies four years ago after leaving her old job as a quality control worker and trainer for a sock company in Mt. Airy, a small community bordering the Blue Ridge Parkway in North Carolina. Her supervisor there had literally died on the job, and Andrea was ready for change. At the urging of her cousin who worked for EFG Technologies, Andrea came to work here as a Borrower Services Representative. At first she had her doubts about working in a computerized Call Center environment, but quickly caught on as a result of the training and support she received here.

She was promoted to Customer Service Representative a year ago, and today the formerly technology-shy employee serves as a communication hub, fielding 20 to 30 e-mails and 30 to 40 phone calls each day from customers. Responding to these requests requires her to process forbearances and deferments, decrease loan amounts and put on advances, help schools resolve borrower problems, assist them with on-line processing questions, research and provide follow-up about account questions, and provide information about federal loan regulations.

Andrea is a something of a rarity in today's world. Simply put, she "loves her job." She enjoys what she does and the relationships she has with her co-workers. She also loves being able to help her customers resolve problems. "I always want to be knowledge-able and confident so when customers ask questions, they don't have to ask them again. The whole point of customer service is knowledge. You can call some places and talk to three different people and get three different answers. I don't like that. I like consistency."

She enjoys likes meeting people over the phone and now counts customers from throughout the country, such as those at Cal State schools, as her friends. She was thrilled when she had the opportunity to accompany a school relations coordinator on a call to a college in North Carolina. She met one of her customers face to face, which gave her tremendous insight into her customers' needs. To see one person handling thousands of

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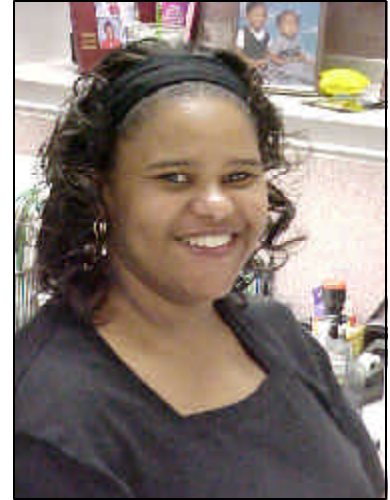
loans helped her realize how important her role is in supporting people in the trenches. "Now I really understand why it is important to respond to even the simplest request from a customer," says Andrea.

A deeply spiritual person, Andrea keeps the quote on her desk, "Help me remember that nothing is going to happen to me today that you and I can't handle together." This quote helps her maintain her composure both at work and in her personal life. Her parents divorced when she was attending a community college in Mt. Airy. Putting her plans aside, she dropped out of school and got a job in a textile mill to help her mother raise three younger siblings and get them through school. Six years ago she agreed to raise her two-year-old cousin, Niya. Around that time she and Niya moved in with her grandmother, which has enabled her grandmother to maintain her household.

Off the job, family activities with her brother and sisters and nieces and nephews abound. She also finds time to camp on a friend's farm, sing at weddings, and go horseback riding. In fact, Niya wants the two of them to move to Texas and become cowgirls.

Even though Andrea's dreams are not quite as fanciful, they do embody a certain pioneering spirit. Although currently unattached, Andrea wants to get married, move into a log cabin on a 10-acre farm, and raise a family. Given her ties to family, co-workers, and customers, that log cabin would have to be linked to the outside world via a fast DSL line to keep Andrea connected to those who mean the most to her.