



UPDATE

EFG Technologies

Winston-Salem, NC

February 28, 2002

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(System IIISM will be available during normally scheduled hours.)

INSIDE EFG Technologies:
Teresa Beam, Training and Development Coordinator

Visit our Web site at www.efg.net/efgtechnologies
for up-to-the minute publications, forms, and information.

EFG Technologies Will Become AMS Servicing Group on May 1

In 1999, we shared with you the affiliation between EFG Technologies and Academic Management Services (AMS). Over the past two years, we have been able to take advantage of synergies between our organizations. As a result of these synergies, we feel that now is the right time to change our name to better reflect the services our combined organizations offer. Effective **May 1, 2002**, we will be changing our name to **AMS Servicing Group**. Attached you will find the announcement that was sent to all of our customers on February 5, as well as a *Question-and-Answer Guide*. We will continue to provide you with communication throughout the next few months as we complete our transition. We are very excited about our name change and hope that you will share that excitement!

➤ **Attachment:** *Name Change Announcement and Q & A Guide*

NAME CHANGE ANNOUNCED

Welcome PLP Customers

EFG Technologies has been selected as the loan servicer for a group of 60 schools that offer a specialized loan program for parents. These schools include secondary and post-secondary institutions. The PLP schools will be working with our Private Loan department. Welcome aboard!

WELCOME NEW CUSTOMER

LEGISLATIVE UPDATE

Congress Approves Heroes Act of 2001

Congress recently approved the Higher Education Relief Opportunities for Students (“HEROES”) Act of 2001, and the measure has gone to the President for his signature. The Act allows the Secretary of Education to waive or modify student financial assistance program requirements to assist individuals or academic institutions affected by the national emergency declared by the President on September 14 or subsequent national emergencies caused by terrorist attacks.

EDUCATION DEPARTMENT UPDATE

Information Issued on Tentative 2002-2003 Funding Levels Issued

Dear Colleague Letter CB-02-01 provides information on tentative 2002-2003 funding levels for Campus-Based programs. Tentative funding level worksheets for the Perkins Loan, FWS, and/or FSEOG programs for the award period July 1, 2002-June 30, 2003 were scheduled to be electronically transmitted to all institutions’ FISAP mailboxes, via SAIG under message class FTEN03OP on January 30, 2002. The letter provides step-by-step calculations for each tentative funding level. Institutions will no longer receive paper copies of the tentative funding notification and worksheet(s). Schools that submitted their FISAP via the Web should have received a copy of their notification via e-mail by February 8, 2002. For more information, go to <http://www.ifap.ed.gov/dpcletters/cb0201.html>.

President Announces New King Scholarship

The Department of Education (ED) recently issued a letter and fact sheet detailing information on the newly created “Martin Luther King, Jr. Scholars Program.” President Bush announced the scholarship program on January 21, 2002 during Martin Luther King, Jr. Birthday observances. The scholarship will honor King’s work by creating new federal scholarships that will allow ED to offer as many as 10 paid summer internships for outstanding undergraduates and graduate students. “The selected students will take part in seminars and programs on policy development, and work with a mentor,” said White House spokesman Taylor Gross.

Fourth Department Letter on Terrorist Attack Relief Still Pending

ED is still working on its fourth *Dear Partner Letter* related to the terrorist attacks.

E-mail Directory for EFG Technologies’ Management and Customer Service Staff

Debra Adams, Call Center Specialist.: dadams@efg.net
 Steve Anderson, Conversion Supervisor: sanderson@efg.net
 Bob Balsamo, Production Control Supervisor: rbalsamo@efg.net
 Daisy Bass, Customer Service Assoc. Director: dbass@efg.net
 Beth Bealle, Product Development Director: bbealle@efg.net
 Teresa Beam, Training and Development Coord.: tbeam@efg.net
 Mark Bondurant, Private Loan Servicing Mgr: mbondurant@efg.net
 Betsy Burton, Market Development Director: bburton@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
 Wendy Cox, Customer Service Rep.: wcox@efg.net
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 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

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: bjovce@efg.net
 Lisa Koniuto, Contracts and Proposals Mgr.: lkoniuto@efg.net
 Lando Little, Customer Service Assoc. Director: llittle@efg.net
 Pattie Mastin, School Relations Coord.: pmastin@efg.net
 Debbie Morgan, Call Center Supervisor: dmorgan@efg.net
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 Jeff Smejkal, Operations Research Manager: jsmejkal@efg.net
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 Andrea Thompson, Customer Service Rep.: athompson@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
 Kim Wright, Information Technology Dir.: kwright@efg.net
 World Wide Web Site: <http://www.efg.net/efgtechnologies>

The letter should address issues related to regulatory and administrative relief that were not covered by the first three letters, including the treatment of students who withdrew from school because of the terrorist attack.

Federal Work-Study Community Service Expenditures Scrutinized

Published in the January/February 2002 issue of *The Washington Monthly* is an story on the failure of colleges and universities to spend a sufficient proportion of their Federal Work-Study (FWS) program funds on community service. Using data from 1999-2000, the author ranks institutions by the percentage of FWS funds expended for community service jobs and concludes, "The nation's best schools perform the worst." In the 1999-2000 award year, institutions were required to use at least five percent of their FWS funds for community service; the percentage increased to seven percent the following year.

Are You Using Our NSC Services?

EFG Technologies, in collaboration with the National Student Clearinghouse (NSC), offers two services to assist you with the management of your portfolio. The NSC maintains a database of student enrollment information, reported by colleges and universities throughout the country. If you are not utilizing the services described below and would like to have more information or sign up for them, please contact your School Relations Coordinator.

NATIONAL STUDENT CLEARINGHOUSE

NSC Deferral Processing Service

This service provides automated processing of grace and student deferments, based on enrollment information from the NSC database. This process results in more timely, efficient, and accurate processing of deferments for your student borrowers. You must complete an authorization form in order to utilize this service, and there is no additional fee to your institution. The form may be downloaded from our Web site at http://www.efg.net/efgtechnologies/pdf_download/EFG_Tech/NSC%20Authorization.pdf.

NSC Separation Date Management Service

This service provides management of your borrowers' separation dates, based on enrollment information from the NSC database. We coordinate with the NSC to track your borrowers in enrolled status on System III. As the NSC database is updated for students who drop to less than half-time enrollment, we adjust your borrowers' records on System III to reflect the accurate separation date. You will no longer need to provide us with updated separation date information! An authorization form must be completed in order to use this service, and there is an additional fee.

EFG Technologies UPDATE, a newsletter for our customers, is published monthly by EFG Technologies in Winston-Salem, NC. Editor: Carolyn Williams. Legislative and Regulatory Editor: Jim Williams. Contributors this issue: Beth Bealle, Betsy Burton, Sharon Cameron, LaShonda Fields, Paula Hall, Pattie Mastin, and Charles Parker. NOTE: This publication contains material related to the interpretation of federal rules and regulations of the Title IV Program of the Higher Education Act. While EFG Technologies believes the information contained herein is accurate and factual, this publication has not been reviewed or approved by the US Department of Education. Please consult the Department of Education or your legal counsel with questions or concerns. Please send any correspondence to Documentation Department, EFG Technologies, PO Box 3176, Winston-Salem, NC 27102-3176 or directly to Carolyn Williams, Editor, at cwilliams@efg.net.

CONSOLIDATION AND EXITS

Loan Consolidation Information for Exit Interviews

It is time to get ready for Spring exits! If you utilize our automatic Exit Interview Packages, now is the time to get prepared. Packages are typically generated 45 days prior to the borrower's separation date and mailed directly to your office. It is critical to load all disbursements and verify the separation dates on System III *before* the packages are generated. Please contact your Customer Service Representative for assistance, to insure all the proper coding is in place before the Spring exit season begins!

During the Exit Interviews, you must provide borrowers with information about repayment options, including loan consolidation. With interest rates at an all-time low, loan consolidation is an attractive debt management option for many borrowers. We have brochures about loan consolidation available for you to provide to borrowers during exit counseling, which we will mail with your Exit Interview Packages. These brochures provide information about the Loan Consolidation program offered by our affiliate, Academic Management Services (AMS), and includes a postage-paid reply card and toll-free telephone number for interested borrowers to obtain additional information.

If you are not currently using our automatic Exit Interview service and would like to get started, please contact your Customer Service Representative.

ENHANCED SERVICE

Enhanced Service Available Now!

EFG Technologies now offers **Enhanced Service**....a level of service above and beyond that of a standard Full Service agreement. Enhanced Service provides *total* portfolio management.

In addition to the benefits of Full Service, we will provide the following:

- Storing borrowers' promissory notes and other critical loan documents.
- Counseling borrowers who are having difficulty making payments.
- Managing your *NSLDS Load Error Report*.
- Placing loans with designated Collection Agencies.
- Assigning loans to ED.
- Reviewing borrower credit balances and issuing refund checks.
- Skip tracing borrower addresses.
- Processing credit verification and loan consolidation requests.

For more information on Enhanced Service, please contact your School Relations Coordinator.

TEACHER CANCELLATION REQUESTS

Teacher Cancellation Requests - We Need Your Help!

If you have borrowers who are teaching in low-income schools that previously were listed in the *Directory of Designated Low-Income Schools for Teacher Cancellation*, but not listed in subsequent years, the borrower is still eligible for loan cancellation (provided all other criteria are met).

We maintain this information on our system as a "remark" on the borrower's loan. If you are submitting a DataLink Dispatch or e-mail requesting cancellation for a borrower (since you have the form on file), please indicate the exact name of the school

TEACHER CANCELLATION REQUESTS (Continued)

where your borrower is teaching in your correspondence. This information will assist us in determining the borrower's continued eligibility for teacher cancellation.

Please remember to include your name and institution in any correspondence to us. If you are sending a DataLink Dispatch to our office, don't forget to include your DataLink System III User ID number so we can respond to you more quickly.

Direct Line for Borrowers Provides Easy Access

EFG Technologies provides your borrowers with a direct toll-free telephone number, **1-800-334-8609**, for easy access to information about their student loan accounts. Borrowers may obtain information using our Interactive Voice Response (IVR) system and also speak with Borrower Services Representatives, as needed.

BORROWER TOLL-FREE LINE

We are in the process of implementing additional enhancements to our telephone technology, to provide more efficient service for your borrowers. If you are referring borrowers to our office for assistance, please make sure to provide them with the Borrower Services direct number, 1-800-334-8609. We will include a message in our "Welcome" greeting on our customer phone number, to advise borrowers of the appropriate phone number for their use. It is important that borrowers have their account number available when they call, in order to access their account quickly.

New Customer Service Representatives in Training

A new group of employees recently began a nine-week training class for Borrower Service and Customer Service Representatives. The newly designed course includes several weeks of joint training for both groups and hands-on training in their respective areas. The training is facilitated by Teresa Beam, our new Training and Development Coordinator. For more about Teresa, please see this month's *Inside EFG Technologies*.

NEW TRAINING CONCEPT

It's Not Too Late for *Student Loans 101*

A few spaces are still available in our new training workshop for novice student loan administrators, *Student Loans 101*. The training will be held on March 25 and 26 at our office in Winston-Salem, NC. Registration information and forms are located on our Web site at <http://www.efg.net/efgtechnologies/FAO/conferences.asp>.

WORKSHOP SCHEDULED

Regional Meetings

We are looking forward to holding Regional Meetings at the **University of Richmond** in Richmond, VA, on April 15 and **Brandeis University** in Boston, MA, in October. Other meetings are planned for Columbia, SC; Seattle, WA; and Florida. If you are interested in hosting one of these open dates, please contact your School Relations Coordinator.

REGIONAL MEETINGS

The mission of EFG Technologies is to provide high quality, accurate, and effective processing services in response to the needs of our customers. We strive to consistently provide superior service and innovative solutions at a competitive price.

CONFERENCES

Conferences Scheduled

EFG Technologies staff will attend the **11th Annual EARMA Collections Conference**, which will be held on April 9-10, 2002, at the National Conference Center in East Windsor, New Jersey. For more information, call 723-235-9184.

Professional Development Group will hold its **16th Annual National Conference for College and University Bursars, Cashiers, and Treasury Managers** from April 14-17 in Salt Lake City, Utah. For more information, visit: www.prodev.com.

The **Spring KASRO (Kentucky Association of Student Receivable Officers) Conference** will be held April 24-26, 2002, at General Butler State Park in Carrollton, KY. More information is available at www.e-kasro.org.

The **10th Annual CCULAA Conference** will be held from June 9-11, 2002, at the Hyatt Regency in Irvine, CA. The number for the hotel is 949-975-1234. More information about the workshop is available at: www.cculaa.org.

CUTOFF DATES

Cutoff Dates

The cutoff dates for March and April 2002 are listed in the table below.

Transaction	March 2002	April 2002
Last day to receive collection payments	03/26/02	04/23/02
Last day to receive regular payments	03/27/02	04/24/02
Last day for online payments	03/29/02	04/26/02
Date final post begins	03/29/02	04/26/02
Report date used for final post	03/31/02	04/30/02
Last day deposits created for deposit to bank account	03/29/02	04/26/02

FUN FACT

Fun Fact...



Did you know that we provide training classes year 'round for our staff?

Staff attend *Lunch and Learn* sessions on important topics such as *Balancing Life and Work*. We also provide classes on specific System III functio

ATTACHMENT



February 5, 2002

Ms. Jane Sample
Chief Financial Officer
Any College
Winston-Salem, NC 27106



Dear Ms. Sample:

We have important news to share with our EFG Technologies customers. Effective May 1, EFG Technologies will be changing its name to AMS Servicing Group.

Many of you know AMS as a top lender and monthly payment plan provider. And many of you also know that EFG and AMS combined operations in August 1999. Together, we are one of the nation's top education finance companies. To reflect this combined strength, we will now do business under the AMS name.

Although our name will be different, there will be no changes to your current customer service team, products or services. Our group's 135 employees will remain dedicated solely to student loan servicing, under the same leadership. For more details about this change, please see the enclosed Question and Answer Guide.



If you have further questions, your customer service representative will be happy to answer them. We look forward to welcoming your institution and borrowers to the AMS client family.

Sincerely,

A handwritten signature in black ink that reads "Tim Clark".

Tim Clark
President and CEO
Academic Management Services

A handwritten signature in black ink that reads "Paul Lombardo".

Paul Lombardo
Executive Vice President
EFG Technologies



ATTACHMENT
EFG Technologies
Name Change Question and Answer Guide

Why is EFG Technologies changing its name?

We are changing our name to AMS Servicing Group to reflect the new synergy we offer our various institutions, schools and families. EFG and AMS combined operations in August 1999. In addition to campus-based and private loan servicing, our unified company also offers federal loans, private loans, education payment counseling and the TuitionPay Monthly Payment Plan. We are now a single source education finance company and need a single name.

Who is Academic Management Services?

Academic Management Services (AMS) is a long-time leader in education finance. The company offers money-saving products and consultative services, backed by experience with over 4.5 million families, over 2,500 schools, and extensive national research. AMS' products include the TuitionPay Monthly Payment Plan, federal education loans (FFELP and Federal Consolidation Loans), private loans, education payment counseling, and now campus-based loan servicing. Employing over 350 education payment professionals and led by CEO Tim Clark, AMS is headquartered in Swansea, MA. Please visit www.tuitionpay.com for more information.

Do I need a new contract between my institution and AMS for the servicing of my portfolio?

No. The agreements between Educational Finance Group, EFG Technologies and your institution are still in effect and no changes are necessary. Because this is a name change only, and not a change of ownership, no assignment of the contract is necessary.

Do I need to get a new purchase order to pay for services?

It is a good idea to speak with your purchasing office regarding a revised purchase order. The invoices effective May 31, 2002 will be on an AMS Servicing Group invoice. Though you will be able to make checks payable to EFG Technologies through July 31, 2002, we will be asking for payments to be made to AMS Servicing Group and not EFG Technologies. Your institution may not allow payment to be made to a business that is not listed on your purchase order.

Will your EFG Technologies' Employer Identification Number (EIN) change?

Our EIN will remain the same, but our D/B/A has changed. In April, we will mail you a copy of our new W9, reflecting this change.

Who should I call if I have questions regarding my contract?

Lisa Koniuto, Contracts and Proposals Manager, is available to answer your questions. She can be reached at (800) 458-4492 x2104 or lkoniuto@efg.net.

Who should I call if I have general questions?

Please continue to contact your Customer Service Representative by telephone or e-mail.

Will this change the services I currently receive from EFG Technologies or from my Customer Service Representative?

No. The change is in name only. The Winston-Salem Servicing Center will still be responsible for all of the services you currently receive. Your customer service representative, as well as all of the mailing addresses and phone numbers will stay the same.

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How will my borrowers be notified of this change?

Our name change will be announced to borrowers using an insert included with notices and statements. This insert will be included for several months, beginning in April, and will provide our new name and web site. Borrowers that use Automatic Direct Draft (ADD) or coupon books will receive notification with their annual statement that is mailed in February.

Will e-mail addresses be changed? If so, what is the new naming convention?

E-mail access will be available using the following naming convention:

firstinitiallastname@amsweb.com. For example, the e-mail address for Susan Jones is **sjones@amsweb.com**. In addition, if you or your borrowers send e-mails to functional areas of the company such as **schoolrelations@efg.net** or **helpdesk@efg.net**, you simply replace the **efg.net** with **amsweb.com**. These e-mail addresses will be available for use on May 1, 2002.

What about your Web site with specific EFG Technologies information?

All the helpful information and online services you've come to appreciate from us on our EFG Technologies web site will still be available for your convenience on our new **www.amsservicing.com** web site. If you have our current site bookmarked, please make a note of our new web site for future use. In upcoming issues of *Update*, we will provide you with the timeframe in which you may start using the new address.

Will the web sites for accessing *DataLink*, *DocumentDirect*, and *DataDirect* be changing?

The web site names will be changing, but we do not anticipate the numeric addresses will change. The address will change in the following way: replace the **efgtech.com** with **amsservicing.net**. For example, the new logon for **datalink.efgtech.com** will be **datalink.amsservicing.net**. In upcoming issues of *Update*, we will provide you with the timeframe in which you may start using the new addresses.

When and how will all of the reports be changed? Will the *EFG Technologies Update* be changed?

All reports will be changed to reflect our new name. The format and layout of the reports will remain the same. We anticipate the reports will be changed beginning with the first May weekend reports. The *EFG Technologies Update* name will change to the *AMS Servicing Update* with the April month-end *Update*.

How To

Complete a Loan Verification Certificate

Have you completed a Loan Verification Certificate recently?

Chances are that you have completed more than a few over the past several months. With more and more borrowers electing to consolidate their loans, it is crucial that their **Loan Verification Certificates (LVCs)** be completed correctly to prevent delays in processing loan consolidation payments due to over or under payments. These situations only cause you, the loan holder, extra effort and work. Each consolidating agency has its own form; however, they all request basically the same loan information.

Here are a few helpful tips for completing a LVC:

- **Obtain the borrower's most current loan balance.**

Contact your Customer Service Representative or access the borrower account online through DataLink to obtain the latest balance.

\$15,222

- **Contact your collection agency representative for an accurate payoff for loans in collection.**

Any collection costs, if applicable, should be listed on the form and included in the payoff amount.

- **Review each LVC thoroughly for the payoff period.**

Some consolidating lenders request a projected payoff amount 15, 30, or 45 days into the future. If you need assistance in calculating this amount, contact your Customer Service Representative or use DataLink to calculate future payoffs.

- **Return each LVC on-time.**

Federal Regulations require all LVCs be completed in their entirety and returned within 10 business days.

Special Note: EFG Technologies will process over/underpayments for you if the consolidation payment is received electronically from the William D. Ford Direct Loan Program or if you have signed up for Enhanced Service.

If you need more information about loan consolidation, please visit the Web site of our affiliate company, Academic Management Services (AMS), at www.tuitionpay.com. Excerpts from the site's FAQ page appear on the next page.

Frequently Asked Questions About Loan Consolidation

Excerpted from www.tuitionpay.com

Here is some information that might be helpful to share with borrowers who have questions about loan consolidation. More information is available from www.tuitionpay.com or from AMS Loan Consolidation Counselors, who can be reached at 1-800-340-9544.

What is a consolidation loan?

A TuitionPay Consolidation Loan is a money-saving tool from AMS that allows borrowers with multiple education loans to combine all their existing loans into one – meaning you write ONE check each month to cover the new combined balance of your loans. And with a longer repayment term, your monthly payments can be reduced by up to 53%!

How will consolidation benefit me?

There are a number of reasons why you might want to consolidate:

- **Lock in a low interest rate.** Every July 1, the interest rates on federal student (Stafford) and parent (PLUS) loans are subject to change. While the rates may be low this year, these rates might significantly increase next year or the year after that. Consolidation results in one new interest rate that will never change and will never be higher than 8.25%. And right now, interest rates are at their lowest in years – so it makes sense to consolidate and guarantee a low interest rate for the life of your loan.
- **Reduce the number of monthly payments.** If you have multiple education loans from multiple lenders, your monthly check-writing obligations can get overwhelming. By combining all your loans into one, you write just one check each month.
- **Save up to 53% on each payment.** Because consolidation loans offer extended repayment terms, you have longer to pay off the balance. While you may end up paying more interest over the term of the loan, your monthly obligation will be significantly decreased – allowing you to spend money on other things in life, rather than on loan payments.
- **No credit check or endorsement needed.** Consolidation is an excellent way to establish a good credit rating in your own name. Unlike other companies, AMS won't subject you to another credit check. And, there's no endorsement needed, even if you needed one for your original loans.

What kind of repayment terms will I have?

It's up to you. Depending on the amount borrowed, you may extend the repayment period up to 30 years. Keep in mind that extending the repayment period will increase your total interest payments because you'll be making smaller payments over a longer period of time. However, there are no prepayment penalties and you can shorten the repayment period at any time.

TuitionPay Consolidation offers these flexible repayment options to suit your individual needs:

Standard: The borrower makes standard, equal monthly payments. The length of the term depends on the total consolidation loan amount in addition to other outstanding education loans that *are not included* in the consolidation loan. The borrower may select a shorter term, which will decrease interest costs.

2-Year or 4-Year Graduated: This is a good option for graduates just getting on their feet. Payments start out small for the first two or four years, depending on which plan you choose, and gradually increase over the course of the repayment period. Selecting this repayment period may increase a borrower's overall interest costs.

Income-Sensitive: This option establishes payments annually based on the borrower's expected monthly income. Wage documentation must be provided by the borrower before a repayment schedule can be determined. Selecting this option may increase interest costs paid over the term of the loan.

When does repayment begin?

Once AMS pays your old loans in full, repayment of your new consolidation loan will begin. The servicer of your new loan will send you a Consolidation Loan Disclosure Statement and Repayment Schedule to let you know when and where to send your payments. *Until you have received this notice, it is important to continue making payments on your existing loans.*

Visit us at www.efg.net/efgtechnologies.

Teressa Beam: "Make it a Great Day"

Teressa Beam is bright, bubbly, and industrious, and fortunately for us, she is also the new Training and Development Coordinator for EFG Technologies. Teressa began here in early November and immediately went to work learning as much as she could about the company and our training needs. Recently the fruits of her labor became evident with the start of our most recent new employee training class and the launch of the *Brown Bag Lunch and Learn* series of optional training opportunities for staff members.

Both of these inaugural efforts are indicative of Teressa's quick grasp of what the company needed. The new training course represents the first time that new borrower services and customer service representatives have been trained together. During the first seven weeks of training, both groups will learn about loan deferments, cancellation, forms processing, System III screens and functions, and customer service skills. Then the employees will be paired with more experienced reps for two weeks of hands-on training. To implement the training, Teressa coordinated with many experienced employees, who taught different segments of the training.

The *Lunch and Learn* series is a completely new training concept for our company. Teressa and HR Manager Bridgett Christian developed the series with the total employee in mind. The optional training opportunities include topics such as *Investment Strategies*, *Balancing Home and Work*, and *Stress Management*. Employees will also be able to suggest other topics as the training continues.

In addition to these responsibilities, Teressa is also responsible for developing topics for the *Leadership 2002* training series for supervisory personnel. She will also work closely with operations staff to update manuals used by representatives on the floor.

Prior to coming to EFG Technologies, Teressa worked for six years as the training coordinator for the Forsyth (County) Early Childhood Partnership. In this role, she provided training classes for the 1,200 child care providers in our county. The job required excellent organizational, leadership, and public speaking skills, which also make her an asset to our company.

You don't need to be around Teressa long to see her put her favorite quote into action. "Make it a great day," is the message on her voice mail, and Teressa truly means for you to have a great day. "Ultimately, making it a great

Teressa Beam:

"The staff here is great to work with. Everyone from managers, with over 30 years of experience, to loan representatives, who have been here less than a year, have all been willing to share their knowledge with me."



day is a choice. You can choose to react to events by having a bad day, or you can turn it in to a good day by the way you handle things."

According to Teressa, having a great day hasn't been a hard choice for her to make here, because she is so impressed with the company. "The staff here is great to work with. Everyone from managers with over 30 years of experience to loan representatives, who have been here a short time, have been willing to share their knowledge with me."

Outside of work, Teressa is committed to improving the community. She is very involved in her church and is a board member for her church's childcare center. She has been married to her husband, Nelson, for two years and "seven months" and is very close to her "wonderful and supportive" parents and three siblings. She attended high school locally and graduated from the University of North Carolina at Greensboro with a degree in Human Development, Family Studies.

In addition to all the other superlatives that describe Teressa, you can add one more—talented. Teressa has a wonderful singing voice and sings in her church choir. She surprised everyone by singing a duet with Valerie McMillian, Team Lead in Customer Support, at the company's recent employee appreciation luncheon. One thing is for sure; with Teressa here, it is easy for the rest of us to have a great day at EFG Technologies.