



UPDATE

AMS Servicing Group

Winston-Salem, NC

February 28, 2003

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**Inside AMS Servicing
Charles Cornelius
Default Prevention Supervisor**

Visit our Web site at www.amsservicing.com
for up-to-the minute publications, forms, and information.

Increased Loan Forgiveness for Teachers Proposed

According to information posted to the IFAP Web site on January 22, President Bush's fiscal year 2004 budget proposal includes additional student loan forgiveness for math, science and special education teachers who work in schools that serve high-poverty populations. The proposal provides up to \$17,500 in loan forgiveness for teachers in these three fields who work for five consecutive years in schools serving a high percentage of low income students. Currently qualified elementary and secondary teachers serving low-income communities are eligible to receive \$5,000 in loan forgiveness for their service. For more information, visit <http://www.ifap.ed.gov/eannouncements/0122StuLoanForgivBudget04.html>.

**EDUCATION
DEPARTMENT
UPDATE**

Tentative 2003-2004 Funding Levels for Campus-Based Programs

Dear Partner/Colleague Letter CB-03-02 announces the availability of your institution's tentative funding levels for the Perkins, FWS, and/or FSEOG programs for the award period July 1, 2003 through June 30, 2004. The letter contains links to the eCampus-Based (eCB) Web site and can be found at <http://ifap.ed.gov/dpcletters/CB0302.html>.

EDUCATION DEPARTMENT UPDATE (Continued)

NSLDS Reference Materials

NSLDS has added a newsletter to the National Student Loan Data System for Financial Aid Professionals (NSLDSFAP) Web site to give users helpful information about NSLDS. Novice users can find out what NSLDS is, how to access it, as well as new features that are available. Check out this valuable reference tool at: <http://ifap.ed.gov/nsldsmaterials/02NewsLtr1Jan.html>.

Audits Electronically Sent to ED

Mailing paper copies of audit reports to the Department of Education (ED) will become a thing of the past this spring as ED debuts its new online process, eZ-Audit. This process also will enable colleges and universities to track the status of their audit reports through the review process. According to the January 21 ED announcement, institutions must submit a letter with specific signatures to register for eZ-Audit and identify the responsible administrator. For more information, go to <http://ifap.ed.gov/eannouncements/0121eZAuditRegInstr.html>.

Frequently Asked Questions about eZ-Audit are also posted at <http://ifap.ed.gov/eannouncements/0205eZAuditFAQSchFeb103.html>.

Campus-Based Policy Memorandum 2003-1 Published

The Division of Health Careers Diversity and Development (DHCDD)/Department of Health and Human Services (HHS) has published a policy memorandum that outlines several changes:

- Academic year 2004-05 Scholarships for Disadvantaged Students (SDS) Application and Funding
- Draw-down guidelines for SDS funds
- Changes to the Annual Operating Report (AOR) for the period ending June 30, 2003
- Changes to the Loans for Disadvantaged Students Program (LDS) with regard to excess cash

E-mail Directory for AMS Servicing Group Management and Customer Service Staff

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 World Wide Web Site: <http://www.amsservicing.com>

The policy memorandum also announces a new Web site published to help schools understand the due diligence process. The interactive training module is available from the HHS Web Links Web site at <http://bhpr.hrsa.gov/dsa/weblinks/>. Click on “Training,” and then “Technical Assistance for Due Diligence” to find the training module.

To view Policy Memorandum 2003-1, go to <http://bhpr.hrsa.gov/dsa/policy.htm>.

Free Videos Available

Can't afford to travel due to budget constraints? The Professional Development Group Inc. (PDG), along with Second Alliance, Inc., has posted two free Perkins video sessions on the PDG Web site. Both sessions were filmed at the 23rd National Student Loan/Receivables Collection Conference held in Las Vegas on November 13. One of the hour long sessions features Pam Moran, Chief of the FFEL and Perkins Loan Branch of the Department of Education, discussing “Federal Perkins Loan Regulatory Policy and Update.” Ralph Hosterman, Director of Student Loans and Scholarships at Pennsylvania State, discusses “eSignatures for Perkins Promissory Notes” in the other video. You can access these videos on-line at www.prodev.com.

Presentations Available On-line

Over fifty ED presentations from the 2002 Electronic Access Conference are available in PowerPoint and PDF formats. You may obtain these presentations from the ED Conferences area of IFAP or from the following link: <http://www.ifap.ed.gov/IFAPWebApp/currentCPresentationsYearPag.jsp?p1=ED+Conferences&p2=c>.

ED's 2003 Spring Conference in Kansas City

ED has announced plans for its 2003 Spring Conference in Kansas City, Missouri. Sessions will be offered on student financial assistance topics, such as default aversion, loan consolidation, using the NSLDS, loan repayment, needs analysis, verification, and program updates. ED will also hold a town hall meeting to discuss the upcoming reauthorization of the Higher Education Act. There is no registration fee charged, but attendees of the conference will have to cover their own expenses, including meals, hotel rooms, and travel. For more information, go to <http://sfa4schools.sfa.ed.gov>, and click on “conferences” in the upper left-hand corner.

AMS Servicing Group Update, a newsletter for our customers, is published monthly by AMS Servicing Group in Winston-Salem, NC. Editor: Carolyn Williams. Legislative and Regulatory Editor: Sharon Cameron. Contributors this issue: Beth Bealle, Betsy Burton-Strunk, LaShonda Fields, Charles Parker, Paula Hall, Kim Wilson, and Will Shaw. 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 AMS Servicing Group 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, AMS Servicing Group, PO Box 3176, Winston-Salem, NC 27102-3176 or directly to Carolyn Williams, Editor, at cwilliams@amsweb.com.

SYSTEM 3i UPDATE

System 3i on Target for Phase One Release in May

In last month's *Update*, we told you about our exciting project, *System 3i*, our Web based application which will allow online access to accounts. Phase one will provide borrower access to accounts as early as May 31 of this year. For further information on *System 3i*, please see the attached *System 3i Update*.

➤ **Attachment:** *System 3i Update*

CONSOLIDATION SERVICE

Free Service Offered for Loan Consolidation Counseling

Have you signed up for our **FREE** loan consolidation counseling service? If you haven't, then now is the time to get started. Simply contact your School Relations Coordinator to sign up.

Nearly 150 of our school customers are participating in this continuing service offered by our parent company, Academic Management Services (AMS). AMS specializes in counseling services for students, parents, and alumni.

With interest rates at an all time low, many borrowers are consolidating their federal student loans and saving money. As individual loans are paid in full through consolidation, additional funds are made available to you for lending to needy students. Based on the participation thus far from our school customers, over \$37 million in student loan debt may be paid off, adding significant dollars to their revolving loan funds.

When you sign up for this free service, your student loan borrowers will be contacted by specially trained counselors, who will discuss the options available with federal loan consolidation. They will evaluate the benefits to the borrower, particularly in relationship to their Perkins and Nursing/Health Professions student loan debt. If consolidation is a good choice, then they will begin the application process. It's as easy as that. For more information, or to sign up for this service, please contact your School Relations Coordinator.

WEBCONNECT UPGRADE

Upgrade to WebConnect Completed during February

During February, we upgraded to version 6.1 of *WebConnect*. *WebConnect* is the product we offer to our customers to provide real-time, Internet access to your accounts. With this new version, you are able to customize your attributes (i.e. background colors and fonts), a feature that has been requested by many of our customers.

This month's "How To" focuses on using the new features of *WebConnect* and a revised manual has been posted to our Web site. When you log on to *WebConnect*, just follow the links to view this newest documentation.

If you are not currently using *WebConnect* and would like information on how to get started, please contact your School Relations Coordinator.

LOAN CONSOLIDATION UNDERPAYMENTS

New Procedures for Loan Consolidation Underpayments

In an effort to assist our customers, we have made arrangements with SallieMae and Great Lakes Educational Loan Services to hold loan consolidation underpayments up to 30 days while we submit a request to them for additional funds. The appropriate consolidating lender will be contacted via e-mail advising them of the amount needed to pay off the loan(s). This new procedure will allow SallieMae and Great Lakes representatives to enter these special requests as “priority” resulting in the underpayment checks being disbursed more quickly. At the time we send the request to SallieMae/Great Lakes, we will suspend invoicing and past due contacts to the borrower and also enter a history comment on the loan stating a check is being held awaiting additional funds. If the additional payment is not received within the 30-day holding period, the funds will be returned.

This new procedure **does not** include SallieMae/Great Lakes loan consolidation checks customers send to our office accompanied with a Payment Transmittal. Since we do not analyze these consolidation checks prior to posting, it will remain the school’s responsibility to request these additional funds. If you have any questions regarding this new procedure, please contact your Customer Service Representative.

Early Intervention Program (EIP) Reminder

Are your borrowers falling behind on their payments due to the economic downturn? The Early Intervention Program (EIP) can help, and it’s only a phone call away. We designed EIP as a service that helps reduce borrower delinquencies before they get out of control. When you sign up for EIP, your borrowers receive a series of additional phone calls and letters when they are 15 to 120 days past due on their payments. Specially trained counselors urge them to make payments and discuss benefits available on their loans such as deferments, cancellation, and forbearance. We also set up the borrowers for special billing without involving your office at all. Initial statistics indicate up to 85% of borrowers contacted by EIP counselors become current on their loans.

Schools pay a minimal set-up charge and per borrower fee when they enroll in EIP. Most of these costs can be passed back to the borrower so you really cannot afford **not** to enroll in EIP. Call your Customer Service Representative or School Relations Coordinator to find out more. This month’s “Inside AMS Servicing” profiles Charles Cornelius, Supervisor of Default Prevention for our company, who is responsible for EIP. Read the article to find out more about Charles and his enthusiasm for EIP.

Lockbox Transition Completed

We completed the lockbox transition on February 20, 2003. Payments received at the Winston-Salem lockbox were transferred to the CMS lockbox and processed within one day of receipt. The volume of payments mailed to Winston-Salem will steadily decline because borrower billing statements have been updated to reflect the new mailing address: PO Box 970004, Boston, MA 02297-0004. When borrowers mail their payments, the window envelopes will display this new address.

EARLY INTERVENTION PROGRAM

LOCKBOX TRANSITION

The mission of AMS Servicing Group 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.

LOCKBOX TRANSITION (Continued)

We are pleased with the transition and know that your borrowers will continue to receive the same high quality, timely processing they have come to enjoy. Remember, borrower payments received at the school, collection agency payments, and payment transmittals should continue to be mailed to the Winston-Salem office.

PO BOX REMINDERS

JUST A REMINDER!

Customer work such as payment transmittals, change/adjustment memos, forms, new loans and advances should continue to be mailed to:

AMS Servicing Group
PO Box 2902
Winston Salem, NC 27102

Please instruct your borrowers to direct any forms and correspondence to:

AMS Servicing Group
PO Box 2901
Winston Salem, NC 27102

Due to the transition of our Lockbox operations to CMS, PO Box 1810 will eventually be closed. Please discontinue directing any mail to this post office box. If borrowers lose their billing statements, they should direct their payment to the PO Box 2901 address listed above to avoid additional delays in processing their payments. If you have any questions regarding these addresses, please contact your Customer Service Representative.

AMS AND *infiNET* SOLUTIONS ALLIANCE

AMS and *infiNET Solutions* Form Alliance

Academic Management Services and *infiNET Solutions* have joined together to offer financial services for colleges and universities. This unique alliance allows you to aggregate financial transactions from across campus, centralize your processing and reporting functions, offer simplified payment solutions for your students (including electronic bill presentment and payment), and enhance tuition budgeting options to make your school more affordable.

Attached you will find a press release that describes this alliance in greater detail. This alliance also provides AMS Servicing Group with a variety of opportunities to explore new products and services. If you would like more information, please contact Betsy Burton-Strunk, Market Development Director, at 800/458-4492x2009.

➤ **Attachment:** *Press Release*

2003 FEDERAL REGS MANUAL AVAILABLE

Updated Federal Regulations Manual Added to Reading Room

Regulations published November 1, 2002, have now been added to our *Federal Regulations Manual*. You can find this in our online Reading Room. The regulations contained in this manual have been copied verbatim from the regulations published by ED. However, AMS Servicing Group has also included additional information in the *Insights* and *AMS provides* sections. For access to our Reading Room, please contact your Customer Service Representative or your School Relations Coordinator.

AMS Servicing Group Long-term Employees for 2002

The following employees celebrated milestone service anniversaries with our company in 2002. They will be honored at a special recognition celebration at our company in the fall.

LONG-TERM AMS SERVICING GROUP EMPLOYEES

30 Years	Annie Springs , Payment Processing, and Kathy Jo Roberts , Business Architect
25 Years	Paul Lombardo , Executive Vice-President and Pat Hill , Tables and Control Analyst
20 Years	Sharon Swaim , Sr. Business Analyst; Lucy Sweet , Borrower Support Representative; and Debra Pitts , Marketing Assistant
15 Years	Brenda Russell , Borrower Services Representative; Mary Blair , Borrower Services Representative; and Chris Martin , Customer Support Representative
10 Years	Kim Wilson , School Relations Coordinator
5 Years	Kathy Riddle , Manager, Customer Support; Bruce Leafe , Mailroom Clerk, Roland Oliver , Payment Processing; Andrea Thompson , Customer Service Representative, Carolyn McDonough , Private Loans Representative; Joye Campbell , Team Lead-Private Loans; Keith Myers , Default Prevention Representative; Mark Bondurant , Manager-Private Loans; Barbie Lassiter , Private Loans Representative, Debra Hester , Private Loans Representative; Barbara Joyce , Supervisor-Accounts Receivable; and Virginia Coleman , Private Loans Representative.

Although we only listed employees with five-year incremental anniversaries, we actually have dozens of employees with between five and 37 years of experience with our company. Please congratulate these employees on their years of service.

Teleconferencing A Success

On February 19, 2003 AMS Servicing Group held its first teleconference in our newest training series, **Teleconferencing Interval Training: Student Loans from A to Z**. The call was hosted by the School Relations Coordinators along with Audit and Compliance Specialist Sharon Cameron. Many thank yous are in order to the 18 participants from 13 schools that called in to make the training a success. This teleconference, entitled *10 Things to Know About Student Loans*, marked the first in a series of teleconferences that we will present over the course of the year.

TRAINING UPDATE

We hope that in offering this type of training we are reaching out to schools who can't make it to a *Student Loans 101* or *202* session in Winston-Salem in the near future. Each teleconference is geared towards understanding a particular area of student loans and is an opportunity to gain new insight, ask questions of AMS Servicing Group staff, and hear helpful suggestions from other schools. AMS Servicing Group will hold bimonthly sessions throughout 2003. See the Training Schedule that follows for dates

TRAINING UPDATE (Continued)

and details. If you are interested in participating in our newest opportunity for training, please contact Debra Pitts, Marketing Assistant, at (800) 458-4492 x 2272 or at dpitts@amsweb.com to sign up!

Spring Teleconferencing Schedule

- March 7, 2003 10:00-11:30 AM
AMS Servicing Monthly Reports and How to Best Use Them
- March 28, 2003 10:00-11:30 AM
Cohort, What is it and How do I Manage it?
- April 1, 2003 Time TBA
Where Do I Start: A Month-to-Month Checklist
- April 15, 2003 Time TBA
Collection Agency Interface (Advanced Class)

Workshop Schedules

The spring session of *Student Loans 101* will be held March 20-21 in our offices in Winston-Salem, North Carolina. The training is ideal for new student loan administrators or administrators new to AMS Servicing Group. As this publication goes to press, space is still available in the workshop. A workshop flyer and registration form are available at <http://www.amsservicing.com/FAO/conferences.asp>. Our workshop schedule for the year is listed below.

<i>Student Loans 101</i>	March 20-21
<i>Student Loans 101</i>	July 24-25
<i>Student Loans 202</i>	May 8-9
<i>Student Loans 202</i>	October 9-10

REGIONAL MEETINGS

Regional Meetings

We are excited about our regional meeting schedule for this year, and appreciate our customers' participation in prior years. The meetings this year will focus primarily on our new products and services that are described in this issue of *Update*. As we move forward with new service offerings, we want to make sure that all our customers understand the products and services that are available which can make you more efficient in your job.

Richmond Regional Meeting	April 15, 2003
Florida Regional Meeting at Rollins College	May 2003
South Carolina Regional Meeting	July 2003
Washington State Regional Meeting	July 2003
Puerto Rico Regional Meeting	August 2003
New York Regional Meeting	August 2003
Massachusetts Regional Meeting	October 2003
Nebraska Regional Meeting	October 2003
Atlanta Regional Meeting	November 2003

If you are interested in hosting a regional meeting, please contact your School Relations Coordinator.

Conference Schedule

Representatives from AMS Servicing Group will attend the **PDG's 17th National Conference** which will be held at the Riviera Hotel (800-634-6753) in Las Vegas on March 9-12. For more information, visit www.prodev.com.

We will also attend the conferences listed below.

FABSAA will host its **1st Annual Conference** in Orlando, FL on March 26-28. More information is available from the FABSAA Web site at www.fabsaa.fsu.edu. The conference will be held at the Rosen Centre Hotel.

EARMA's 12th Annual Collections Conference will be held at the Ramada Inn (609-448-7000) in East Windsor, NJ on April 8-9. More information is available at www.rci.rutgers.edu/~earma.

The **13th Annual Ohio Bursar's Conference** will be held at Wright State University in Fairborn, OH. Conference hotels are the Holiday Inn (937-426-7800) and the Fairfield Hotel (937-427-0800) in Fairfield. More information is available at <http://www.wright.edu/oba/>.

WACUBO's 65th Annual Meeting will be held at the Fairmont Banff Springs Hotel (403-762-2211) in Banff, Alberta, Canada on April 20-23. Check out www.wacubo.org for more information.

Cutoff Dates

Cutoff dates for March and April 2003 are presented below.

Transaction	March 2003	April 2003
Last day to receive collection payments	03/25/03	04/25/03
Last day to receive regular payments	03/26/03	04/28/03
Last day for online payments	03/28/03	05/02/03
Date final post begins	03/28/03	05/02/03
Report date used for final post	03/31/03	04/30/03
Last day deposits created for deposit to bank account	03/28/03	04/30/03

CONFERENCES

CUTOFF DATES

FUN FACT



Fun Fact

Did you know that by using *WebConnect*, you can access your loan portfolio from any computer that has Internet access? And, the information that is displayed is safe and secure.



UPDATE

System 3i

What's in a Name?

What's in a name, you ask? Names are very important. They define a product, service, solution, tool. A name forces recognition and encourages emotion. We have become experienced in changing names ... Wachovia, EFG Technologies, AMS Servicing Group. The trick is to make sure your customers know who you are at all times, and find ways to continuously reinforce that knowledge.

Your borrowers know the name of your institution. They have heard it most of their lives, in some cases. They know facts....mascot, win-loss record, fields of study. They know how to gather information...www.anyschool.edu. But once your borrowers leave the institution, do they know where to get information? Do your borrowers know our name ... AMS Servicing Group? Good question.

We want to answer that question by introducing you and your borrowers to a new name. myamsloan. myamsloan. myamsloan. This is not only a name but a future Web site. This is where your borrowers are going to get information. This is where borrowers will be able to process payments, change their address, sign up for automatic payments. This is where borrowers can access account information, see transaction history, look at their loan status. myamsloan.

Over the next few months we will be putting the finishing touches on myamsloan. We'll keep you posted. We'll make a BIG splash. You'll know the name. Your borrowers will know the name. myamsloan. It's coming!



Attachment

FOR IMMEDIATE RELEASE

Contact: Wendy H. Daly
Academic Management Services
508-235-2932
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Or
Alyssa Kattner
infiNET Solutions
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akattner@infinet-inc.com

ACADEMIC MANAGEMENT SERVICES AND *infiNET* SOLUTIONS ANNOUNCE STRATEGIC ALLIANCE

SWANSEA, Mass., February 11, 2003 – Academic Management Services (AMS), the nation's leading provider of tuition monthly payment plans and integrated payment offerings, and *infiNET Solutions*, the education industry's pioneer in full billing and payment services, today announced a strategic alliance that will broaden the array of services to help schools and families pay for education. By linking AMS's interest-free monthly plan with *infiNET Solution's QuikPAY™* billing and payment service, the alliance gives colleges and universities an opportunity to both expand and streamline their payment offerings.

"This is a best of breed alliance between the top payment plan provider and the leader in aggregated billing services," said Lloyd Alcorn, President of Academic Management Services. "Institutions that take advantage of the alliance will experience reduced costs, centralized reconciliation services and expanded payment options. But the real winners here are the students and their families who can reduce their education costs by paying in monthly installments and, at the same time, enjoy the convenience of centralized online payments."

"As the market for billing and payment services matures, more higher education institutions are looking for a full service offering to meet their needs across the entire enterprise," said Harvey C. Gannon, Chairman and CEO of *infiNET Solutions*. "We are pleased that our suite of service offerings now includes a monthly payment option from an experienced provider of payments plans and education payment counseling."

"Educational institutions are looking for better and quicker payment solutions that both staff and families can maximize," added Judith L. Grassi, Executive Vice President of Academic Management Services. "When schools are able to give families more

--more--

Attachment

choices about how and when to pay using state of the art technology, that's a powerful driver for better service and results."

AMS and *infiNET Solutions* will collaboratively market their services at colleges and universities nationwide.

About AMS

AMS, headquartered in Swansea, Massachusetts, is the nation's most experienced provider of integrated payment solutions for higher education and private school tuition. Since its inception in 1970 as the pioneer of tuition payment plans, AMS has steadily expanded its services, and now offers a full suite of financial counseling, education loan and payment plan services to parents and students. AMS is a wholly owned subsidiary of UICI, a financial services company headquartered in Dallas, Texas.

About *infiNET Solutions*

infiNET Solutions is a customer-focused, innovative provider of business services and software to the higher education and healthcare markets. *QuikPAY™*, the billing and payment service offered by *infiNET Solutions*, provides colleges and universities with a comprehensive suite of solutions to meet their increasing need to automate and streamline business transactions. Established in 1997, *infiNET Solutions* has collaborated with dozens of the nation's colleges, universities and health care providers to deliver superior technology and real business solutions that improve services, reduce costs and further support the mission of the campus.

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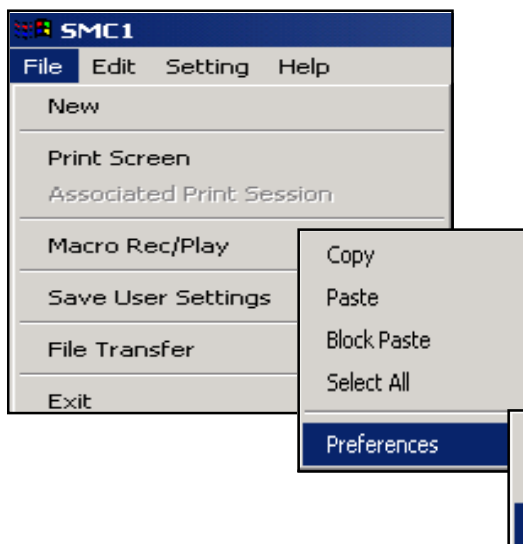
How To

Change your Colors!

(and other WebConnect Attributes)

Customers have asked us to how to change *WebConnect's* background colors and font attributes to improve the product's readability while they work on-line. Due to recent upgrades, these changes are now possible and easy to make. Just follow these instructions to customize your *WebConnect* sessions.

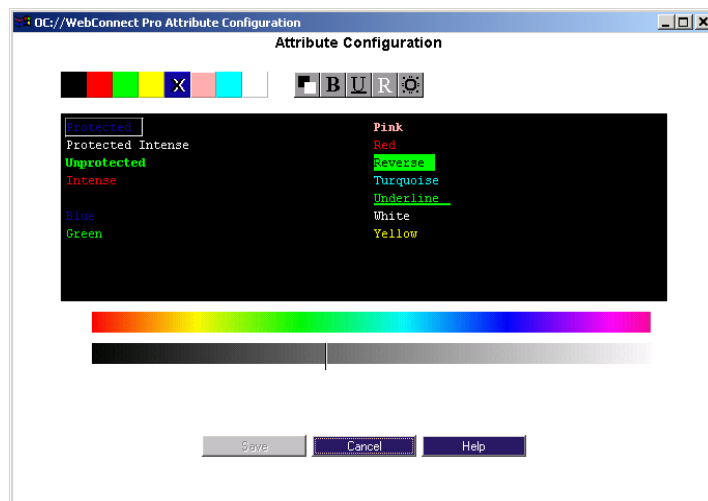
1. Begin by selecting **Edit** on your menu bar.



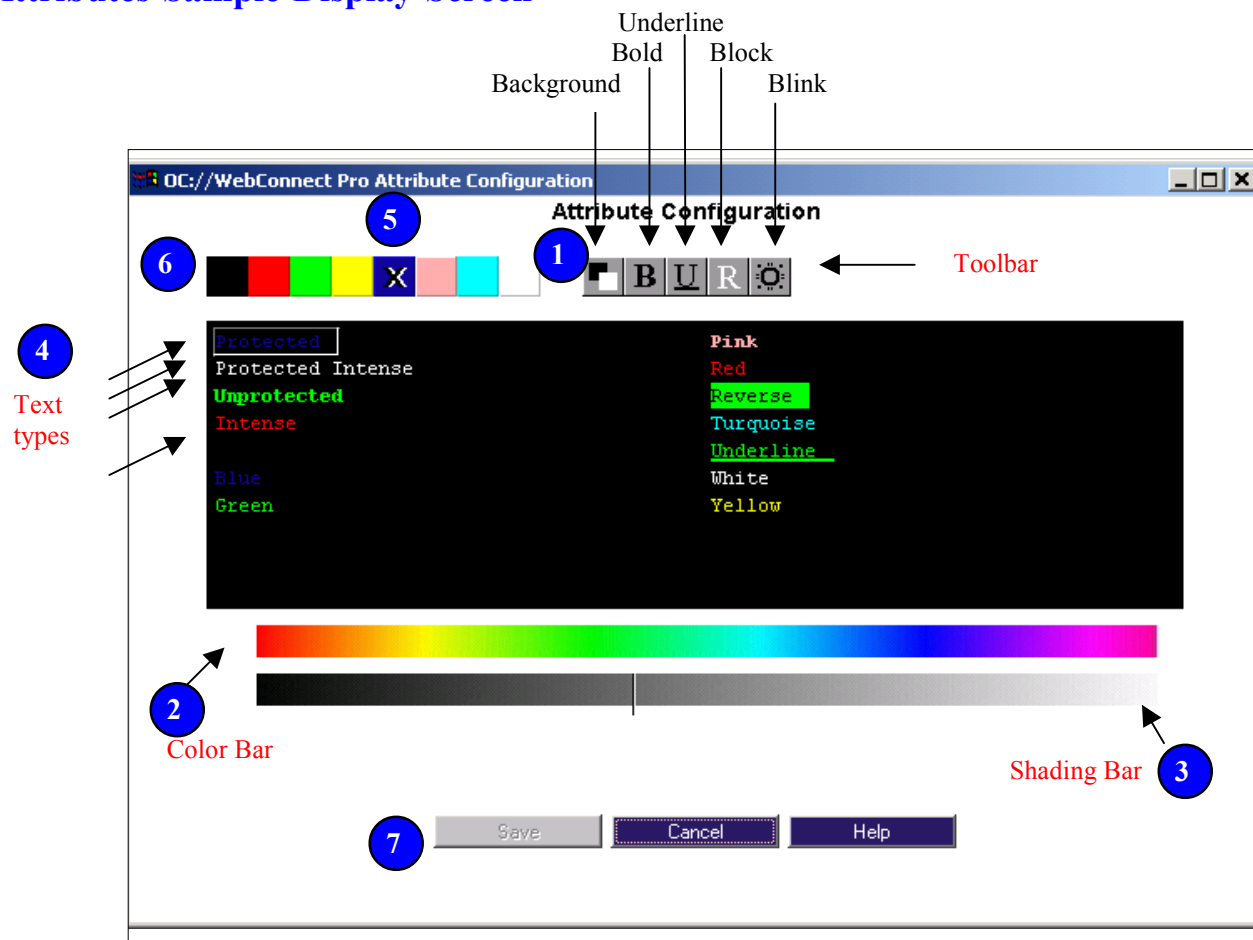
2. Next select **Preferences**.

3. Next select **Attributes**.

4. The **Sample Display** screen will appear.



Attributes Sample Display Screen



To change the background color:

Select the background icon (1) on the tool bar.

Select a color by clicking on a color on the (2) color bar.

Select shading by clicking on the (3) shading bar.

To change font color:

Select type of text you want to change by clicking on one of the (4) text types listed in the left hand column of the screen. Your choices are:

Protected - default color: blue

Protected Intense - default color: white

Unprotected - default color: green

Intense - default color: red

The selected color (5) is marked with an "X" on the tool bar. Click on the toolbar (6) or the color bar (2) to select the color you desire.

To save your changes:

When your changes are complete, click on the Save (7) button.

Charles Cornelius

Angel in the Outbound Call Center

Devoted father and husband. Eagle Scout. Acolyte. Church Board member. Occasionally preaches sermons. Church scholar. Baseball fan. What is a nice man like Charles Cornelius doing working in loan collections? What Charles Cornelius, Supervisor of Default Prevention, is doing is helping students pay their bills on time and helping schools collect funds that are owed to them through innovative programs such as the Early Intervention Program (EIP).

Charles began working here in 1990, but left in 1997 to pursue other opportunities. He returned here in 2001 as Supervisor of Default Prevention, which was the same position that he held when he left. At the time of his return, the company had just launched EIP as a pilot program developed to reduce default rates at a few schools experiencing difficulties in that area. Charles was excited with the results that showed 85% of borrowers assigned to EIP became current on their student loan payments, and he began working to expand the program to more schools.

The program is based on having extensive contact with past due borrowers during the early stages of delinquency before it is too late for borrowers to bring their account current. Past due borrowers receive phone calls when they are 15, 30, 45, 60, and 75 days late with their payment, and they also receive letters urging them to pay their bills when they are 30, 50, 75, and 105 days past due.

After automating these processes, his department now can serve an increased number of schools and can concentrate on what they do best--counseling borrowers to pay their bills. "As a result of our work, someone might be able to buy their first car or house because they have not ruined their credit," Charles says with pride.

Besides EIP, Charles has responsibility for all due diligence telephone calls and skip tracing activities for the company. He supervises several full time staff members as well as part time staff, who make collection calls during the evening.

In carrying out his responsibilities, Charles never loses sight of the humanity of the borrowers who are behind in their bills. "I like to think of myself as making peoples lives easier. No one likes getting collection calls. If we can make the process as painless as possible for them, help them preserve their credit and the ability to borrow in the future,

Charles Cornelius:

"I like to think of myself as making peoples lives easier. No one likes getting collection calls. If we can make the process as painless as possible for them, help them preserve their credit and the ability to borrow in the future, then we have done our jobs."



then we have done our jobs. And the end result is that our customers can get the payments that they are entitled to."

Charles credits his staff with helping him succeed in his job. "I could not make it without them. They make it all happen." He also cites his colleague, Debbie Morgan, Borrower Services Supervisor, and his manager, Lando Little, Associate Director of Customer Service, with providing him with the help he needs. "Debbie is always willing to commit her group if we need to make more outbound calls, and Lando is the most positive, energetic person I have ever worked with."

Charles is a native of Winston-Salem and attended UNC-Charlotte before graduating from UNC-Greensboro with a B.S. in Management Policy. Besides being active in his church, he is devoted to his wife of 12 years, Amy, and their three year old son, Lucas, who is his "reason for being." In the summer, they enjoy attending minor league baseball games. A baseball fan, Lucas has watched "Angels in the Outfield" so often that Charles knows every word of dialogue in the movie. Perhaps that is where Charles gets his inspiration. Perhaps he envisions himself as hovering over his staff as they make calls to delinquent borrowers. Unseen by borrowers on the other end of the line, Charles is orchestrating an outcome that will benefit everyone.