



UPDATE

AMS Servicing Group

Winston-Salem, NC

June 30, 2003

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Holiday Schedule
Independence Day
Friday, July 4
 (System III will be
 available during
 normally sched-
 uled hours.)

Inside AMS Servicing
Vickie Nelson
Team Leader, Call Center

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

New Web Site Offers Borrower Access

SYSTEM 3i

Our new Web site, www.myamsloan.com, is a hit with borrowers! As this issue of the *Update* goes to press, almost 5,000 borrowers have registered for a user name and password since the site was launched so they can access their account information on the Web. Almost 1,500 borrowers have made E-payments during this time period as well. These rates should continue to increase substantially as waves of post cards announcing the site are mailed to borrowers over the summer. When borrowers contact our Call Center, they are also told about the site for future reference. Debra Adams, our Call Center Manager, says that borrowers are extremely happy when they find out they can access their accounts on-line at anytime.

Customers can view general information on myamsloan.com without a password or user name. For a look at screen shots of sample borrower accounts, please refer to the attached *System 3i Update*. For in-depth information about *System 3i*, please contact your School Relations Coordinator.

Attachment: *System 3i Update*

REPORTING ENHANCEMENTS

Enhancements Made to Accommodate Reporting of Federal Perkins Loans Assigned to Department of Education

Programming was completed this month to add new fields to our Fiscal Operations Analysis Report and Supplement. Part III-Section C was updated to include the following fields:

- 2.1 Assignments due to default and liquidation
- 2.2 Assignments due to total and permanent disability

Because of the requirement to keep these transactions separate, we have added an assigned reason code to the LN5 and DFLT screens. **When assigning a Federal Perkins loan to the Department of Education (ED), you must enter the assignment date along with one of the following assignment reason codes:**

- D = Assigned due to default
- L = Assigned due to program liquidation
- T = Assigned due to total and permanent disability

Our staff has updated all loans assigned prior to this release with the appropriate reason code. **However, beginning with the 2003-2004 fiscal year, you must enter the reason for the assignment.** The new assigned reason code will be recorded in the history as part of the assigned and accepted transaction. To view the new fields on the LN5 and DFLT screens, please see the following attachment.

Attachment: *LN5 and DFLT Screens Showing New Codes*

Reports Affected by New Assignment Reason Code

Along with the changes made to the Fiscal Operations Analysis and Supplement, the following reports have also been updated to reflect the new Assignment Reason Code:

Loans Assigned/Accepted

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

Debra Adams, Call Center Manager.: dadams@amsweb.com
 Steve Anderson, Conversion Supervisor.: sanderson@amsweb.com
 Daisy Bass, Customer Service Director.: dbass@amsweb.com
 Beth Bealle, Product Development Director.: bbealle@amsweb.com
 Kim Blackburn, Customer Service Rep.: kblackburn@amsweb.com
 Mark Bondurant, Alternative Loan Mgr.: mbondurant@amsweb.com
 Betsy Burton-Strunk, Sr. VP, Sales.: bburton@amsweb.com
 Sharon Cameron, Audit/Compliance Spec.: scameron@amsweb.com
 Bridgett Christian, Human Resources Mgr.: bchristian@amsweb.com
 Joel Cofer, Customer Service Rep.: jcofer@amsweb.com
 Charles Cornelius, Default Prevention Svr.: ccornelius@amsweb.com
 Wendy Cox, Customer Service Rep.: wcox@amsweb.com
 Sharal Duncan, Customer Service Rep.: sduncan@amsweb.com
 John Elliott, Info. Technology Dir.: jelliott@amsweb.com
 LaShonda Fields, School Relations Coord.: lfields@amsweb.com
 Charles Fulp, Facilities/Distribution Mgr.: cfulp@amsweb.com
 Terry Gaither, Cust. Service Team Lead.: tgaither@amsweb.com
 Wallace Grooms, Alternative Loan Svr.: wgrooms@amsweb.com
 Debra Hairston, Production Control Svr.: dhairston@amsweb.com

Paula Hall, Payment Processing Svr.: phall@amsweb.com
 Raffaele Halsey, Cust. Serv./Help Desk Svr.: rhalsey@amsweb.com
 Barbara Joyce, Accounts Rec. Supervisor.: bjoyce@amsweb.com
 Lisa Koniuto, Sch. Rel./Contracts/Audit Mgr.: lkoniuto@amsweb.com
 Lando Little, Borrower Services Dir.: llittle@amsweb.com
 Yvonne Marlowe, Cust. Svc. Rep.: ymarlowe@amsweb.com
 Pattie Mastin, Account Manager.: pmastin@amsweb.com
 Charles Parker, Customer Support Dir.: cparker@amsweb.com
 Branko Pivko, Audit/Compliance Spec.: bpivko@amsweb.com
 Kathy Riddle, Transaction Processing Mgr.: kriddle@amsweb.com
 Patrick Roberson, Borrower Ser. Svr.: proberson@amsweb.com
 Will Shaw, School Relations Coord.: wshaw@amsweb.com
 Jeff Smejkal, Network and Sec. Adm. Mgr.: jsmejkal@amsweb.com
 Judy Smith, Information Technologies Mgr.: jsmith@amsweb.com
 Andrea Thompson, Cust. Svc. Rep.: athompson@amsweb.com
 Carolyn Williams, Documentation Svr.: cwilliams@amsweb.com
 Kim Wilson, Technical Coord.: kwilson@amsweb.com
 Billi Wolfe, School Relations Coord.: bwolfe@amsweb.com
 World Wide Web Site: <http://www.ams servicing.com>

Inventory of Loans Referred/Assigned/Accepted
NDSL/INST Accounting Report
Fund Accounting Report

**REPORTING
ENHANCEMENTS
(Continued)**

Only field descriptions were changed on our *NDSL/INST Accounting* and *Fund Accounting* tapes or electronic files. If you have any questions regarding these changes, please contact your Customer Service Representative.

Federal Perkins Loan Service Cancellation Reimbursement

ED recently published *Dear Partner/Colleague Letter CB-03-08* which contains a series of questions and answers relating to payment letters and worksheets for reimbursement of service cancellations in the Perkins Loan program. This information refers to cancellations that your Federal Perkins borrowers have received for teaching, serving in the military or as a law enforcement or corrections officer, service as a nurse or medical technician, Head Start service, service to certain types of high-risk children, and voluntary service. To view this letter, go to <http://www.ifap.ed.gov/dpcletters/CB0308.html>.

**EDUCATION
DEPARTMENT
UPDATE**

First Administrative Cost Allowance Payment for 2002-2003

The Common Origination & Disbursement (COD) system began processing the first Administrative Cost Allowance (ACA) payments for 2002-2003 on June 14. Schools will begin to see these payments deposited directly into their bank accounts in the coming weeks. ACA amount notifications will not be sent to individual schools via SAIG mailboxes. Instead, these amounts will be displayed on the reporting school's Electronic Statement of Account (ESOA) and on the School Funding Information screen on the COD Web site. For details, go to <http://www.ifap.ed.gov/eannouncements/0606CODACAPell0203.html>.

HHS Announces E-Signature Standards for Health Loan Programs

HHS has established standards for the use of electronic signatures and has implemented certain provisions of the E-sign Act as they apply to electronic transactions conducted by schools and borrowers in the Health Professions Student Loan (HPSL), Primary Care Loan (PCL), Loans for Disadvantaged Students (LDS), and Nursing Student Loan (NSL) programs. The passage of the E-sign Act makes it possible for schools to use electronic signatures and promissory notes in place of paper records and handwritten signatures to carry out these programs. These standards are based on the guidance used by ED for the FFEL and Perkins Loan programs. HHS has also developed templates of an electronic version of the promissory notes for all of the loan programs. The standards and promissory notes can be found at http://bhpr.hrsa.gov/dsa/school_docs/index.htm.

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, Sharon Swaim, Kim Wilson, LaShonda Fields, and Billi Wolfe. 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.

NSLDS UPDATE

NSLDS Data Passage Rate

AMS Servicing Group continues to maintain a very high NSLDS data passage rate. A total of 99.23% of the data reported to NSLDS on behalf of our customers for May 31, 2003 passed NSLDS edits and updated borrower records successfully. There were a total of 1,015,200 records reported with a total of 7,823 errors.

While we are very proud of our data passage rate, we continue to eliminate errors that prevent borrower data from being updated correctly at NSLDS. The largest volume of remaining errors continues to be Social Security Number conflicts, followed closely by Enrollment Start/End/Effective date errors. The majority of Enrollment date errors are created through the New Loans and Advances process. If you experience any difficulty with these type errors, your Customer Service Representative will be happy to assist you to ensure that you are updating these dates correctly as you submit your new loans and advances.

Please take a moment to review your *NSLDS Load Error Report* on *DocumentDirect*. If you need assistance in resolving errors on your report, please contact your Customer Service Representative.

AUDIT UPDATE

Audit Almost Complete

Our third-party audit conducted by PriceWaterhouseCoopers, LLP (PwC) for the 2002-2003 fiscal year is almost completed. We expect their report to be available at the end of August 2003. You may request a report now by completing the attached order form, and we will mail the report when it is available. You may also download the Audit Request for 2002-2003 from our Web site. The report is available on CD-ROM for \$75.00, while a paper copy is \$100.00 per report.

Attachment: *Audit Request Form*

BORROWER SERVICES UPDATE

Borrower Services Class Graduates

Our newest class of Borrower Services Representatives (BSRs) graduated at the end of May in a ceremony capping six weeks of training. The newest group of BSRs includes several individuals with previous customer service and call center experience. During the training, the class learned about loan servicing and call center technology from a group of some of our most experienced and knowledgeable employees. One of the trainers was Vickie Nelson, Call Center Team Lead, who is profiled in this month's "Inside AMS Servicing."

COLLECTIONS SYSTEM

Make Collecting Easy

AMS Servicing Group's Collections System can make collecting easy. Our PC-based *Collections System* (COSY) is fully integrated with our student loan servicing system, System IIIsm, via daily file transfer. You determine the accounts you want to work with, and we automatically load them to your database, creating your worklist every day! Just look at COSY's features:

- Point-and-Click Screens
- Tickler Files
- Letter-writing Capability

- Management Reports
- Daily Updates
- History Comments

If you are interested in making your internal collection efforts easier, please call Kim Wilson, Technical Coordinator at 1-800-458-4492 ext. 2826 or e-mail her at kwilson@amsweb.com.

Teleconference Schedule

Our teleconference schedule continues in August. Each teleconference is geared towards understanding a particular area of student loans and is an opportunity to gain new insight, ask questions, and hear helpful suggestions from other schools. To register, please call Debra Pitts, School Relations Assistant at (800) 458-4492, extension 2272 or e-mail her at dpitts@amsweb.com at least 3 days before the conference call. Remember that no special equipment is needed, and there is no charge to register for the sessions.

TRAINING UPDATE

August 5, 2003	2:00 p.m. ET
<i>How to Use the Reports Provided by AMS Servicing Group (Beginner Class)</i>	
August 15, 2003	2:00 p.m. ET
<i>FISCOP (Advanced Class)</i>	
September 2, 2003	2:00 p.m. ET
<i>Cohort: What Is It and How Do I Manage It? (Beginner Class)</i>	
September 16, 2003	2:00 p.m. ET
<i>Assignment (Advanced Class)</i>	
October 7, 2003	2:00 p.m. ET
<i>Where Do I Start? A Month-to-Month Checklist (Beginner Class)</i>	
October 21, 2003	2:00 p.m. ET
<i>Topic to be announced</i>	
November 4, 2003	2:00 p.m. ET
<i>10 Things to Know about Student Loans (Beginner Class)</i>	
November 18, 2003	2:00 p.m. ET
<i>Topic to be announced</i>	

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.

TRAINING UPDATE (Continued)

December 2, 2003 2:00 p.m. ET
What are Perkins Loans and How AMS Helps (Beginner Class)

December 16, 2003 2:00 p.m. ET
Topic to be announced

Workshop Schedules

The last session of *Student Loans 101* for 2003 will be held on July 24-25, and the final session of *Student Loans 202* will be held on October 9-10. Both sessions will be held at our offices in Winston-Salem. You can obtain registration information about the workshop by visiting our Web site at www.amsservicing.com or by calling Debra Pitts at (800) 458-4492 ext. 2272 or by e-mailing her at dpitts@amsweb.com.

REGIONAL MEETINGS

Regional Meetings

Regional Meetings will continue in August. Please plan to attend a Regional Meeting near you to talk to our staff and network with other student loan professionals. You will not want to miss news about exciting new products such as myamsloan.com, which allows your borrowers to access their accounts on-line. If you are interested in hosting a regional meeting, please contact your School Relations Coordinator.

South Carolina Regional Meeting	August 2003
New York Regional Meeting	August 2003
Massachusetts Regional Meeting	October 2003
Nebraska Regional Meeting	October 2003
Georgia Regional Meeting	November 2003
Washington State Regional Meeting	November 2003

CONFERENCES

Conference Schedule

Representatives from AMS Servicing Group will attend the conferences listed below.

The **2003 COHEAO Mid Year Meeting** will be held in Seattle, WA on July 27-29 at the Red Lion Inn. More information is available at www.coheao.com.

The **PDG East Coast Conference** will be held October 12-15 at the Hyatt Regency in Miami, FL. Visit www.prodev.com for more information.

The **PDG West Coast Conference** will be held at the Westin Seattle in Seattle, WA on November 16 -19. More information is available at www.prodev.com.

Cutoff Dates**CUTOFF DATES**

Cutoff dates for July and August 2003 are presented below:

Transaction	July 2003	August 2003
Last day to receive collection payments	07/28/03	08/26/03
Last day to receive regular payments	07/29/03	08/27/03
Last day for online payments	08/01/03	08/29/03
Date final post begins	08/01/03	08/29/03
Report date used for final post	07/31/03	08/31/03
Last day deposits created for deposit to bank account	07/31/03	08/29/03

Available Now!



Visit our new Web site for borrowers!



UPDATE

System 3i

Behind the Screens

Customers will soon be able to access their borrowers' accounts on myamsloan.com, but until then we are providing a few preview screens so you can see the information that your borrowers can access. If you are interested in a "live" demonstration, please contact your School Relations Coordinator.

View My Accounts

After logging in, the borrowers can view the "View My Accounts" page. Here, borrowers can view general information about their accounts, including both financial and billing data. From this page, borrowers can navigate to any other screen using the buttons on the left and can make E-Payments by clicking on the E-Pay icon. If borrowers click on their account number, they can view other loan information.

myamsloan.com
Manage your education loans from anywhere!

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View my accounts

Borrower, Sample [\[LOGOUT\]](#)
2400 Reynolda Road Winston-Salem, NC 27106-4600

Account Details

General Information

Part Due	Current Due	Fees Due	Total Due	Due Date
\$60.00	\$30.00	\$1.00	\$91.00	NOW

Billing Address **Financial Information** **Billing Information**

Same as Home Address	Loan Amount: \$1,500.00	Last Pay Date: 04/05/2003
	Loan Balance: \$953.72	Last Pay Amount: \$30.00
	Interest Accrued: \$9.66	Billing Frequency: Monthly
	Interest Rate: 5.000%	Billing Type: Statement

Interest Information

2003 Interest Paid: \$113.72
2002 Interest Paid: \$90.00

Pay my loan
AutoDraft
View my accounts
Update my profile
Borrower services
Products and services
Downloadable forms
Information center

\$91.00
E-Pay

System 3i Objective

The objective of the System 3i project is to define, develop, and implement the procedures, controls and software necessary to create a web presentation layer for our customers.

Loan Details

After clicking on the loan number, the borrower is linked to the “Loan Details Screen.” Here borrowers can view loan specific information such as loan amount, interest rate, and information concerning their last payment and last deferment processed. Borrowers can click on their account number to return to the “Account Details” page or click on “More” to display payment, deferment, or cancellations history.

myamsloan.com
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My Account Statement | About AMS Inc. | Contact Us

View my accounts

Borrower, Sample
2400 Reynolds Road Winston-Salem, NC 27106-4600

Loan Details

General Information

Account Number:	00001-000013158-01	Loan Type:	Perkins
Loan Number:	00001-533584295-06	Loan Status:	Past Due
Billing Frequency:	Monthly	Billing Type:	Statement
School Name:	A M S-Sample Univ N D S L	Interest Rate:	5.000%
		Interest Rate Type:	Fixed

Loan Amount:	\$1,500.00	Past Due:	\$60.00	Payoff Date:	08/24/2003
Loan Balance:	\$953.72	Current Due:	\$30.00	Payoff Amount:	\$955.16
Interest Accrued:	\$10.44	Fees Due:	\$1.00		
Due Date:	NOW	Total:	\$91.00		

Special Billing Amount:	\$0.00	Special Billing End Date:	
Principal Cancelled:	\$0.00	Principal Paid:	\$546.28
Collection Agency:			

History

Last Payment Amount:	\$30.00	Last Deferment Type:	In-School	Last Cancellation Type:	
Last Payment Date:	04/05/2003	Last Deferment End:	06/08/2001	Last Cancellation End:	

[More...](#) [More...](#) [More...](#)

E-Pay Screen

When making an E-Payment, the system will calculate the amount due. However, borrowers can override this amount by keying in any other amount that they wish to pay. After clicking “Next,” borrowers are prompted to enter their banking information. Payments can be made from either the borrower’s checking or savings account.

myamsloan.com
Manage your education loans from anywhere!

My Account Statement | About AMS Inc. | Contact Us

Pay my loan

Borrower, Sample
2400 Reynolds Road Winston-Salem, NC 27106-4600

Pay My Loan

Account	Lender Name	Amount Due	Payoff Amount	Payment Amount
Account 00001-000013158-01	A M S-Sample Univ N D S L	\$91.00	\$955.16	<input type="text" value="91.00"/>

[Cancel](#) [Next>>](#)

DFLT and LN5 Screens Showing Assigned Reason and Date Fields

DFLT Screen


Assigned
Reason and
Assigned
Date Fields

DEFAULT PROCESSING SCREEN		EFFECTIVE 01 24 02	OPTION <input type="checkbox"/>
TRANS SOURCE W		REPROCESS 05 22 01	
ACCOUNT 999 980 130 01	SSN 990 00 0130	AMS TRAINING FILE	
PROGRAM 99920	LOAN 999 98 0130 46	STUDENT ID _____	
NAME WELKER, CLYDE		COHORT	
LOAN STATUS 49			
PRIOR STATUS 40			
ASSIGNED / ACCEPTED INFORMATION			
ASSIGNED ED DT 00 00 00	ACCEPTED DATE 00 00 00	DEFAULT INT	0.00
ASSIGNED ED RSN _			
RETURN INFORMATION			
RETURN REASON _	RETURN DATE 00 00 00		
***** AMOUNT DUE *****		*** AMOUNT SUBMITTED ***	
BALANCE	3,000.00	DFLT PRIN	0.00
TOT INT	171.30	DFLT INT	0.00
L CHGS DUE	14.60	DFLT L CHGS	0.00
C FEES DUE	0.00	DFLT C FEES	0.00
O COST DUE	0.00	DFLT O COST	0.00

LN5 Screen


Assigned
Reason and
Assigned
Date Fields

LOAN DISPLAY/TRANS INPUT-5		EFFECTIVE 01 24 02	OPTION <input type="checkbox"/>
TRANS SOURCE W		REPROCESS 05 22 01	
ACCOUNT 999 980 130 01	SSN 990 00 0130	AMS TRAINING FILE	
PROGRAM 99920	LOAN 999 98 0130 46	STUDENT ID _____	
NAME WELKER, CLYDE		COHORT	
TYPE NOTE CODE D	*****AMOUNTS DUE*****	STATUS	49
MATURITY DATE 07 22 08	LOAN BAL 3,000.00	PRIOR STATUS	40
STUDENT FIN STATUS I	TOT INT 171.30	***ASSIGNED/ACCEPTED***	
FAMILY INCOME CODE 1	L CHG DUE 14.60	REFERRED ED DT	00 00 00
ATTEND OPT IND 2	COLL FEES DUE .00	ASSIGNED ED DT	00 00 00
ACADEM RECS W/H _	OTHER CST DUE .00	ASSIGNED ED RSN	
REPAY TERM 120	TAX OFFSET INDICATOR _	ACCEPTED ED DT	00 00 00
**** WRITE OFF DATA ****	LOAN MONITOR FLAG _	CLAIM FILE	00 00 00
WRITE OFF DATE 00 00 00	DFLT RPMT FLAG Y1	CLAIM TYPE	-
PRIN WRITE OFF .00	COHORT DFLT YEAR _	DFLT PRIN	.00
INT WRITE OFF .00	REHAB FLAG _	DFLT INT	.00
FEES WRITE OFF .00	CONSEC PYMT CTR 0	DFLT LCHG	.00
	TRA RPT B	DFLT COLL FEES	.00
PAID OUT DATE 00 00 00		DFLT OTHR COST	.00
PAID-CLOSED REASON		RETURN REASON	
LOAN RMK _____		DELQ STRT DT	01 23 01



AUDIT REPORT REQUEST FORM



Yes, I would like to receive the June 30, 2003 Audit Report.

(We will automatically ship you a CD unless otherwise specified.)

Please send _____ copy(ies) in CD-ROM format @ \$75.00 each

_____ copy(ies) in paper format @ \$100.00 each

Mail to: _____

Contact name: _____

Address: _____

City/State/Zip: _____

Telephone: _____

School name: _____

Authorized Signature: _____ Date: _____

Please return to:

School Relations Assistant
AMS Servicing Group
P.O. Box 3176
Winston-Salem, NC 27102-3176

How To

Change Your *DocumentDirect* Password

Have you signed onto *DocumentDirect* and received a message that your password has expired? If so, you did not do anything wrong! *DocumentDirect* users receive a unique ID number and password that allows them to access on-line reports in a secure environment. As a security feature, your password will expire every 60 days.

Changing Your Password

Changing your expired password in *Document Direct* is very simple. Once you have started a *Document Direct* session, you will see the hyperlink, [“Change Password”](#) to the right of the **Document Explorer Toolbar**. Click on [“Change Password”](#) to take you to the **Password Maintenance Screen**.

On the **Password Maintenance Screen**, enter your current System III password (your expired password or a new password provided by a Help Desk Technician) in the “Old Password” dialog box. In the “New Password” dialog box, enter your new password. Your new password must be between 6 and 8 characters in length.

Next, you need to confirm your new password. In the “Confirm New Password” dialog box, re-enter your new password. Click “OK” on the dialog box.

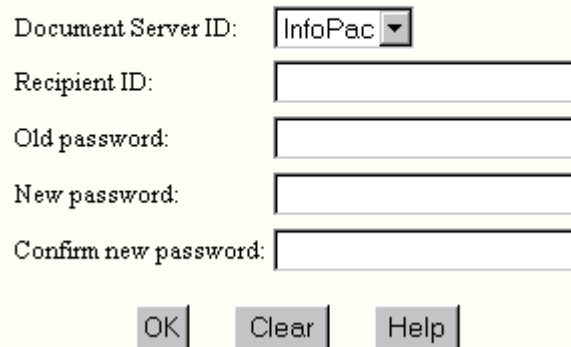
Once you have successfully entered your new password, you will receive a message stating “Password Change Succeeded.” You should use this new password for the next 60 days.



Open Locate Help [Change Password](#)

 InfoPac

DocumentDirect for the Internet Password Maintenance



Document Server ID:

Recipient ID:

Old password:

New password:

Confirm new password:

**Contact the AMS Servicing Group Help Desk
at 1-800-458-4492 ext. 2111 if you have questions.**

Vickie Nelson

Team Leader

You might not see her on the playing field, but Vickie Nelson, Team Lead in Borrower Services, views herself primarily as a coach for the Borrower Service Representatives (BSRs) in her department. Her mission is to make sure the representatives understand all aspects of their job and are prepared to convey their knowledge to our callers. Vickie is driven by her desire to make sure our callers get the most consistent and accurate information possible, and, just as importantly, can “hear” a smile in the BSR’s voice.

To achieve this goal, Vickie sits down with each representative and individually reviews areas that the BSR feels they need help with. Through this personal interaction, the BSRs can feel confident that their skills and knowledge are up-to-date and can communicate that confidence to the caller. Vickie also was actively involved in teaching the new class of BSRs who graduated from training at the end of May. Vickie taught several sections of the course, providing the group with real life examples to go along with their manual. She made sure that the trainees could relate to the information that she provided and that it would be useful to them.

Her other duties include taking supervisory calls when necessary, monitoring calls for quality assurance, and using the Symon Reader Board which displays call volume, hold times, and the skill level required for each call on her PC. Vickie is also available to take calls herself on peak call days in the Call Center. As if this were not enough, Vickie also prepares a quarterly test for the BSRs to identify areas where coaching may be needed. This quarter’s test will center on myamsloan.com, our new Web site for borrowers, which was launched on May 31.

In fact, all the representatives received extra training in May to prepare them for questions regarding myamsloan.com. So far the BSRs have been primarily answering questions about the registration process and telling all callers about the Web site. The response to myamsloan.com has been very positive, and Vickie is happy that yet another tool for borrowers is available.

Vickie came to work here in August 2000 and was promoted to Team Lead in 2001. She credits managers like Debra Adams as being critical to her success here. In fact, one of her personal goals is to acquire the same management qualities and depth of knowledge that Debra possesses. Vickie was already well prepared when she was hired, having previously worked in quality control for a major company and

Vickie Nelson:

“The team spirit that we share is remarkable! Some may look to me for motivation, but we actually motivate one another.”



as a counselor and substitute teacher. She is a graduate of Winston-Salem State University and has a degree in sociology and psychology.

Vickie says that the most rewarding part of her job is “knowing that the BSRs understand loan processing.” Continuing, she states, “I want them to know what is going on with an account and be able to research a problem to bring it to resolution.” She does not see her role as a motivator as being a one-way street. She sees herself as a member of the team as well as being the team leader. She says, “The team spirit that we share is remarkable! Some may look to me for motivation, but we actually motivate one another.”

As much as she loves her job, Vickie also enjoys time away from the office. In her spare time she likes to read motivational books and psychology texts, but she especially enjoys reading the Bible. She also has a RV and likes to travel to the mountains of North Carolina and the coast of North and South Carolina. Several of her friends and family members also have RVs, and they often travel to places together. Vickie also enjoys gardening and grows flowers and vegetables at her condo and family gardening plot. In addition to her other talents, she has been playing the clarinet for over 20 years, and sometimes considers auditioning for the Winston-Salem Symphony. Until then, she will be insuring harmony in the Call Center.