

Great Lakes Loan Servicing



PASFAA Conference
October 2011



Our Guiding Principles



- Dedicated to serving borrowers, schools, lenders, and business partners
- Committed to supporting access to higher education



Our Mission and Structure

- We change lives for the better
 - We support our partners with financial, educational, and operational resources
 - We provide student-focused services that make higher education more accessible and affordable



Our Mission and Structure

- We are a nonprofit holding company with multiple operating subsidiaries, including:
 - Great Lakes Higher Education Guaranty Corporation
 - Great Lakes Educational Loan Services, Inc.
 - Northstar Guarantee Inc.
- Headquarters in Madison, WI
- Operating centers in St. Paul, MN; Aberdeen, SD; and Boscobel and Eau Claire, WI



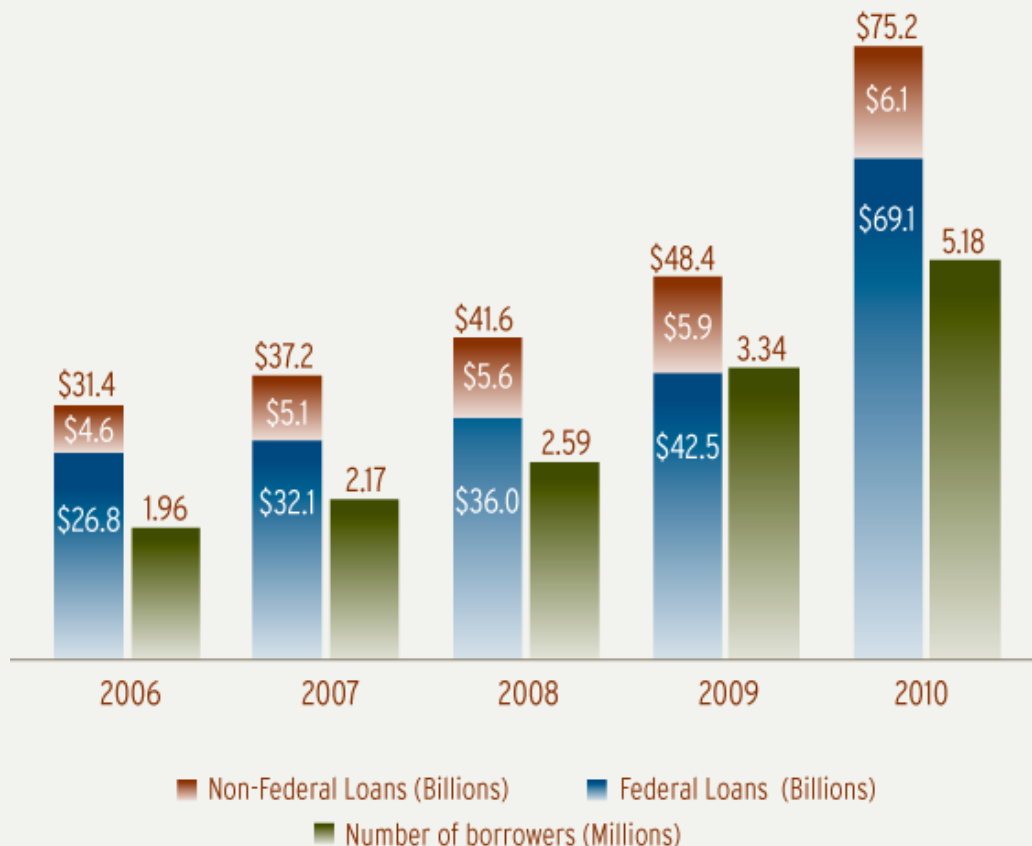
Servicing Overview

- Servicer highlights
- Support for schools
 - mygreatlakes.org
 - My Support Team and Support Central
 - Borrower Status Tool
 - Reporting, Default Management, Federal Loan Servicing Support
- Support for borrowers
 - Repayment services
 - Quality Assurance
 - mygreatlakes.org



Servicer Highlights

Loan Servicing Portfolio



- We service more than \$75 billion in federal and private loans*
 - Awarded ED contract in 2009 to service federally held student debt
 - Began servicing Federal Direct Loan Program loans in 2010
 - Loan servicer since 1977

**As of Dec. 31, 2010*



Pennsylvania School Servicing Volume

- As of September 31, 2011
 - 743,074 Loans
 - \$3.4 Billion
 - 597 schools



Servicer Highlights

- We rate as an exceptional servicer
 - Maintained the Exceptional Performer servicer designation from ED during the duration of the program from June 2003 to September 2007
 - Have earned the SQ1 (highest) rating for FFELP servicing and SQ2 rating for private loan servicing from Moody's Investors Service since 2005
 - Highest rating among Title IV Student Loan servicers in FSA survey results for two years in a row.





Support for Schools

My Support Team

Experienced and Knowledgeable

My Support Team



[Leigh Bove](#)
(877) 497-1253

[Client Services](#)
(888) 686-6919

Monday through Thursday
8 a.m. to 6:30 p.m. Central

Friday
8 a.m. to 6 p.m. Central

- Personal representatives for high-level help
 - Default prevention
 - Servicing support
 - Training opportunities
- Client Services team
 - Day-to-day operations assistance with products and services
- Support Central
 - Secure location for our supporting documents
 - Find help with contacts, procedures, and products

My Support Team



[Joseph Jovell](#)
(877) 608-8483

[Client Services](#)
(888) 686-6919

Monday through Thursday
8 a.m. to 6:30 p.m. Central

Friday
8 a.m. to 6 p.m. Central



Smart Sessions™

- Free training on essential topics to financial aid professionals everywhere
- Trainers have years of financial aid experience
- SmartSessions for New Professionals



Smart Sessions™

The screenshot shows the Smart Sessions website interface within a web browser window. The browser's address bar displays the URL <https://www.mygreatlakes.org/school/goTrainingAppFrame>. The website's header includes the Great Lakes logo and a navigation menu with links: Home, News, Common Manual, Default Prevention, Products, Forms, Supplies, Training, Resources, Contact Us, and ScholarNet. A search bar is located on the right side of the header.

The main content area is titled "Training" and features a paragraph explaining that SmartSessions™ webinars bring free training on essential topics to financial aid professionals everywhere. Below this, there are three main sections:

- Find Training:** A search form with fields for Subject (dropdown menu), Type (dropdown menu), and Date (calendar pickers), followed by a Search button.
- Upcoming Events:** A list of events with titles, descriptions, and dates. Examples include "Student Loans and Credit Reports" (April 21, 2021) and "Checks and Balances: Help Students Budget and Avoid Over-Borrowing" (April 28, 2021).
- Featured Events:** A section titled "SmartSessions for New Professionals" featuring a photo of a woman and a description of the webinar series.

At the bottom right, there is a "Useful Links" section with links to "Meet the Trainers", "SmartSessions™ Overview", "Events Calendar", and "Email Great Lakes". The browser's taskbar at the bottom shows several open applications, including Internet Explorer, Microsoft Word, and various web-based applications.



School Support

on mygreatlakes.org

- Tools to make your job easier
 - Contact our support team for answers to your questions
 - Identify borrowers who have loans serviced by Great Lakes
 - Manage delinquency and default tracking
 - Access our suite of training webinars, and more



Student Support on mygreatlakes.org

Forbearance

A forbearance allows you to temporarily postpone or reduce your payments.

Some forbearances are available for all eligible borrowers. Others are granted at the discretion of your lender/servicer.

If a forbearance is applied to your loan, interest on your balance continues to accrue and you are responsible for paying it, regardless of the type of loan. If you do not pay the interest during the forbearance, it will be capitalized and added to your balance at the end of the forbearance period.

This means that your monthly payment may be higher after the forbearance and you'll end up paying more interest in the long run. You can reduce the impact of forbearance on your monthly payment and loan balance by making reduced – rather than postponed – payments during the forbearance period.

Impact of Forbearance on Balance and Monthly Payment

This table illustrates the effect forbearance may have on the overall cost of some standard loan amounts. To see how forbearance would affect your own loans, use our [Forbearance Calculator](#).

	Before Forbearance		After 6 month Forbearance		After 12 month Forbearance	
	Balance	Monthly Payment	Balance	Monthly Payment	Balance	Monthly Payment
\$5,000	\$5,000.00	\$87.54	\$5,187.67	\$89.47	\$5,395.34	\$91.40
\$10,000	\$10,000.00	\$119.08	\$10,338.34	\$118.94	\$10,676.68	\$122.88
\$15,000	\$15,000.00	\$173.62	\$15,521.01	\$178.45	\$16,006.03	\$184.38
\$20,000	\$20,000.00	\$230.10	\$20,676.68	\$237.88	\$21,341.37	\$248.60

Based on a 120-month standard payment plan, with a 6.5% interest rate and assuming no payments during forbearance.

- Account information
- Deferments
- Forbearances
- Repayment options



See What Your Student Sees *with the Borrower Status Tool*

The screenshot displays the Great Lakes Borrower Status Tool interface. At the top, the Great Lakes logo is on the left, and a search bar with a 'Go' button is on the right. Below the header, navigation links include 'View Account Summary', 'Make a Payment', 'Know Your Options', and 'Log Out'. The main content area is titled 'Account Summary' and 'Serviced by GREAT LAKES'. It features a 'Pay Online' button and two loan entries: 'Graduate PLUS' and 'Stafford', both with 'Status: Repayment' and 'View Details' links. On the left, a 'STUDENT BORROWER' profile shows account details like the reference number (123456789), address (1234 SMITH LANE, ANYWHERE, WI 12345), telephone number ((123) 111-1111), and email address (TEST@TEST.COM). Below this is an 'Important Information' section with links for feedback, loan details, and repayment options. On the right, there are three promotional boxes: 'FinancialIQ' with a green 'G' logo, 'SIMPLE. FAST. AUTO PAY.' with an 'Enroll Now' button, and 'TROUBLE MAKING PAYMENTS?' with a 'Learn More' button.

- Up-to-date loan-servicing information
- Loan summaries
- Disbursement information
- Borrower account status
- Available payment options



Reporting, Default Management, Federal Servicing Support

- Reporting flexibility
 - Centralized access to on-demand, subscriptions, multiple formats
- Default management data
 - Borrowers At Risk report
 - Delinquency Letters and Labels
- Federal loan servicing support
 - Up-to-date information and tools
 - Detail reports to identify put loans and Direct loans we service



Reports

The screenshot shows a web browser window displaying the 'Subscription Summary' page for 'THE UNIVERSITY OF TEXAS AT DALLAS (00974100)'. The page features a navigation menu on the left with options like 'Home', 'News', 'Common Manual', 'Default Prevention', 'Products', 'Forms', 'Supplies', 'Training', 'Resources', 'Contact Us', and 'ScholarNet'. The main content area is titled 'Subscription Summary' and includes a sub-header: 'Subscriptions allow you to set up reports to be automatically generated and made available in the Report Inbox.' Below this, there are several expandable sections, each containing a table of reports with columns for 'Sample' and 'Help'.

ScholarNet Section:

Report Name	Sample	Help
ScholarNet Certification and Application Status Detail	<input type="checkbox"/>	<input type="checkbox"/>
ScholarNet Change Detail Detail	<input type="checkbox"/>	<input type="checkbox"/>
ScholarNet Disbursement Detail	<input type="checkbox"/>	<input type="checkbox"/>
Subscription #1	PDF*	Mon, Tue, Wed, Thu, Fri
Subscription #2	XML	Mon, Tue, Wed, Thu, Fri
ScholarNet File Error Response	<input type="checkbox"/>	<input type="checkbox"/>
ScholarNet Response Detail	<input type="checkbox"/>	<input type="checkbox"/>

Default Management Section:

Report Name	Sample	Help
Download #1, #2, #3, #4, #5, #6, #7, #8, #9, #10, #11, #12, #13, #14, #15, #16, #17, #18, #19, #20, #21, #22, #23, #24, #25, #26, #27, #28, #29, #30, #31, #32, #33, #34, #35, #36, #37, #38, #39, #40, #41, #42, #43, #44, #45, #46, #47, #48, #49, #50, #51, #52, #53, #54, #55, #56, #57, #58, #59, #60, #61, #62, #63, #64, #65, #66, #67, #68, #69, #70, #71, #72, #73, #74, #75, #76, #77, #78, #79, #80, #81, #82, #83, #84, #85, #86, #87, #88, #89, #90, #91, #92, #93, #94, #95, #96, #97, #98, #99, #100, #101, #102, #103, #104, #105, #106, #107, #108, #109, #110, #111, #112, #113, #114, #115, #116, #117, #118, #119, #120, #121, #122, #123, #124, #125, #126, #127, #128, #129, #130, #131, #132, #133, #134, #135, #136, #137, #138, #139, #140, #141, #142, #143, #144, #145, #146, #147, #148, #149, #150, #151, #152, #153, #154, #155, #156, #157, #158, #159, #160, #161, #162, #163, #164, #165, #166, #167, #168, #169, #170, #171, #172, #173, #174, #175, #176, #177, #178, #179, #180, #181, #182, #183, 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Borrowers at Risk Report

Borrowers at Risk Report

The Borrowers at Risk Report includes all Stafford and PLUS loan borrowers who are 60 days or more delinquent.

Generated By: On Demand

School: 00000000 - YOUR UNIVERSITY

Data Refreshed: 06/22/2010



Section 1

Borrowers >= 320 Days Delinquent, Current Cohort Year

Borrower Name Address Phone # Email	Borrower SSN	Loan Type	Loan Program	Cohort Year	# of Days Delq	School	Lender/Service	Outstanding Balance
JEFFRIES, CARY S. 2043 HILLTOP DR MADISON, WI 53710 Home Phone: (555) 497-9685 Other Phone: Unknown Email: address@email.com	000-00-0000	Unsubsidized Stafford	FFEL	2009	343	00000000	LENDER B	\$1,000
		Subsidized Stafford	FFEL	2009	343	00000000	LENDER B	\$1,000

*Total Monthly Payment Amount: \$200.00 \$2,000

BACK, TOM P. 123 MICHIGAN AVE MADISON, WI 53710 Home Phone: (555) 456-6579 Other Phone: Unknown Email: address@email.com	000-00-0000	Unsubsidized Stafford	FFEL	2009	352	00000000	LENDER A	\$1,000
		Subsidized Stafford	FFEL	2009	352	00000000	LENDER A	\$1,000
		Unsubsidized Stafford	FFEL	2010	199	00000000	DEPT OF ED/GREAT LAKES	\$1,000
		Subsidized Stafford	FFEL	2010	199	00000000	DEPT OF ED/GREAT LAKES	\$1,000

*Total Monthly Payment Amount: \$200.00 \$4,000

Total number of borrowers >= 320 days delinquent: 2 \$6,000

- Stafford and PLUS loan borrowers
- Serviced by Great Lakes
- At least 31 days delinquent



Federally-Held FFELP Borrowers Report

Federally-Held Loans Serviced by Great Lakes Detail

This report provides borrower and loan-level details of FFELP loans sold to the Department of Education and serviced by Great Lakes.

Generated by: On-Demand - Jessica on 11/12/2009 9:10:20 AM Central Time

Activity for October 1, 2009 to October 31, 2009

Borrower SSN	Borrower First Name	Borrower Last Name	Borrower Address 1	Borrower Address 2	Borrower City	Borrower State	Borrower ZIP Code	Borrower ZIP+4	Borrower Country	School Name	School Number	Guarantee Date
000-00-0000	WILLIAM	BORROWER	VAGGE DR	APT 4B	MADISON	WI	55555			School X	00000000	5/9/2008
000-00-0000	WILLIAM	BORROWER	VAGGE DR	APT 4B	NASHUA	WI	55555			School X	00000000	11/22/2008
000-00-0000	WILLIAM	BORROWER	VAGGE DR	APT 4B	MADISON	WI	55555			School X	00000000	5/9/2008
000-00-0000	WILLIAM	BORROWER	VAGGE DR	APT 4B	MADISON	WI	55555			School X	00000000	11/22/2008
000-00-0000	KELLY	BORROWER	123 MAIN STREET		MADISON	WI	55555			School X	00000000	5/11/2009
000-00-0000	KELLY	BORROWER	123 MAIN STREET		MADISON	WI	55555			School X	00000000	5/11/2009
000-00-0000	MARGARET	BORROWER	123 CHURCH ST		MADISON	WI	55555	5555		School X	00000000	7/23/2008
000-00-0000	RICHARD	BORROWER	123 CLOAGHPARK RD		MADISON	WI	55555			School X	00000000	2/2/2009
000-00-0000	RICHARD	BORROWER	123 CLOAGHPARK RD		MADISON	WI	55555			School X	00000000	3/4/2009
000-00-0000	KERRIE	BORROWER	123 DUBUQUE ST	APT 1	MADISON	WI	55555	5555		School X	00000000	2/5/2009

- Displays students with “put” loans and Direct loans serviced by Great Lakes.



School Servicing Portfolio

- Servicing data helps you better serve students, manage defaults
 - Delivers information on more than 60 loan-servicing categories for FFELP and Direct loans serviced by Great Lakes.
 - Available via subscription
 - Automatically generated three times per month and delivered to your secure Reports Inbox on mygreatlakes.org.
 - After you've imported the data, you can extract, sort, and manipulate the information to address your unique default management needs.



A photograph of three people sitting around a table in a bright, modern setting. Two women are visible, both smiling and looking towards a man whose back is to the camera. The woman on the left has blonde hair and is wearing a yellow polo shirt. The woman in the middle has blonde hair and is wearing a light blue long-sleeved top. The man on the right is wearing a blue shirt. They appear to be in a collaborative meeting or discussion. The background shows large windows with vertical blinds, letting in bright light.

Support for Borrowers

Providing Support for Borrowers— In School and After

- Repayments Services
- Quality Assurance
- Phone Center Support
 - Highly trained representatives
 - Open 7:00 a.m. to 8:45 p.m., Monday through Thursday, and 7:00 a.m. to 5:45 p.m., Friday (Central time)
- Online, 24/7 secure access to accounts on mygreatlakes.org



Repayment Services

- Our representatives who work with borrowers average six years of experience
- New reps receive four weeks of training and frequent evaluations
- All reps receive ongoing mentoring and coaching, as well as weekly industry and regulatory updates



Quality Assurance—Best Practices

- Sophisticated call recording and tracking software
 - Real time scheduling to accommodate fluctuating call volumes
 - Finely tuned forecasts based on historical evaluations in 15-minute increments
 - Monitoring of individual representatives and monthly evaluations
 - Close tracking of call volume, wait times, abandonment rates, etc.
 - Average answer speed is 22 seconds and abandonment rate is a low 1.4%

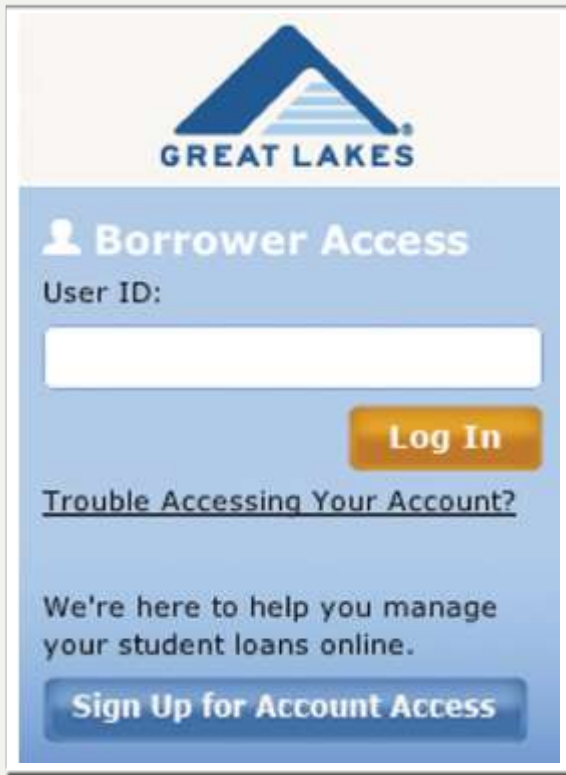


Borrower Help at mygreatlakes.org

- Tools to help borrowers manage their loans
 - Easy and secure access
 - Set up automatic monthly or one-time payments
 - Personal Message Center for important information
 - Summary of loans and account details including payoff date, last payment, and next due date
 - Repayment options
 - Financial literacy tools and information



Borrower Access



The screenshot shows the Great Lakes Borrower Access login interface. At the top is the Great Lakes logo, which consists of a blue mountain-like shape with horizontal lines and the text "GREAT LAKES" below it. Below the logo, the text "Borrower Access" is displayed next to a person icon. Underneath, there is a "User ID:" label followed by a white input field. To the right of the input field is an orange "Log In" button. Below the input field is a link that says "Trouble Accessing Your Account?". At the bottom, there is a blue button that says "Sign Up for Account Access". A message at the bottom of the page reads: "We're here to help you manage your student loans online."

- Quick and easy, automated account creation
- Secure
- Available 24/7
- Help content for easy resolution of log-in issues



Detailed Loan Information

- Borrowers can easily and securely
 - Make payments directly from account summary and sign up for automatic payments
 - Sign up for electronic correspondence
 - View account details
 - Loan balance (principal and interest)
 - Next payment due date and amount
 - Payment history
 - Loan payoff date
 - Get help with repayment problems



Repayment, Deferment, Forbearance

- Borrowers can
 - Potentially qualify for an interest rate reduction if they sign up for automatic payments
 - Make electronic payments on demand
 - Estimate monthly payments under different plans
 - Download deferment forms
 - Calculate the impact of forbearance



Financial IQ

- Borrowers can
 - Create a budget and spending plan
 - Understand how to manage student loan repayment
 - Learn the steps to building a good credit history
 - Protect against identity theft
 - Identify available tax credits



Any questions?

Bill Horn

Vice President Marketing - East
(888) 895-4474
whorn@glhec.org

Leigh M. Bove

Senior Marketing Associate
(877) 497-1253
lbove@glhec.org

Thank You!

