

Heartland ECSI replaced Campus Partners as the new student loan service provider. If your questions are not addressed below please contact ECSI at 888.549.3274 or visit <https://heartland.ecsi.net>.

HECSI Conversion Timeline		
December 1, 2017	December 15, 2017	March 10, 2018
Campus Partners system shut down	HEARTLAND ECSI system goes live	Late fees and credit reporting resumes

HEARTLAND ECSI

1. Why are you converting?

Northwestern wants to provide you with improvements to products and services and we also want to take full advantage of technology advancements. This is in an effort to better serve you.

2. Who is Heartland ECSI?

ECSI is a student loan management service provider, partnering with Northwestern University to provide student loan servicing needs to borrowers. ECSI is not a guarantee agency. The new ECSI partnership will result in an enhanced payment service to you – such as, real time transaction processing, easy navigation and automated address changes and more.

3. What is the new servicer/bill pay system website?

The address is <https://www.heartland.ecsi.net>. You will need to create a profile by registering and connecting your accounts using your Heartland Key. Heartland ECSI will provide your Heartland key on the ‘Dear Borrower’ letter and your billing statement. You may also contact an ECSI customer advocate at 888.549-3274 to request your heartland key.

4. When will the new servicing site become available?

You will have access to the new servicer/bill pay system on December 15, 2017. If there are any changes, you will be notified immediately.

5. Will the ownership of my loan transfer to ECSI?

No. Your loans will not be sold.

6. Does ECSI have an app?

Yes. Go to google play or the app store to download the EasyPath app by Heartland ECSI.

7. Am I able to use my Campus Partners user ID and password?

No. You will receive a Heartland key to create a new login.

DURING TRANSITION December 1 – December 14

8. I am unable to log into mycampuspartners.com – why?

Effective 12/01/17, the servicing of your loans will be transferred to Heartland ECSI and your account with Campus Partners will be deactivated.

9. Will my payment get drafted in December?

Campus Partners initiated the final draw in November. You will be expected to make a manual payment or set up a new recurring payment schedule with Heartland ECSI.

10. What should I expect during this period of conversion?

There will be online interruptions for at least 2 weeks (December 1 – December 14). There will be no payment transactions during the black-out period. Following the end of the transitional period, you will be able to access your account on the ECSI online payment system and ECSI will begin processing all outstanding payments.

In the event that our transition impacts the processing of your payments, ECSI will not add late fees or negatively report to the credit bureaus for any payment that is received late during the next 90 days.

If your check was returned NSF, a bank fee will be assessed regardless the reason.

ACCOUNT INFORMATION & PAYMENT OPTIONS

11. Will I be assessed fees during the conversion period?

In the event that the transition impacts the processing of your payment, ECSI will not add late fees or negatively report to the credit bureaus for any payment that is received late during the next 90 days.

12. Will auto draft and e-billing convert to the new system?

No. You will need to sign up in the new system.

13. Will my due date change?

Yes. All payments will be due on the 10th of each month which is different from your due date with Campus Partners. If you are currently enrolled, in grace, in deferment or in forbearance, no payment is due at this time. You will receive billing statements prior to your first payment due date.

14. How do I access my account on the new system?

You may access your account using the borrower's portal, <https://www.heartland.ecsi.net>.

15. Where do I send my payment?

Northwestern University c/o Heartland ECSI
P O Box 718
Wexford, PA 15090

16. Will my billing statement look the same?

No. The billing statement format and descriptions will be different.

17. I have not received my billing statement.

Please log into your account at <https://www.heartland.ecsi.net> to log in. For additional support, please contact 888.549-3274 to speak with your ECSI customer advocate.

18. Will my account number change?

Yes. ECSI refers to it as a heartland key and this information can be found on the billing statement.

19. I currently have other loans serviced by ECSI. Will I still get a new heartland key?

Yes, a new heartland key will be issued.

20. What isn't going to change?

Your monthly payment amount and terms will stay the same.

21. Who do I contact if I am having issues creating a login or issues with making a payment?

For support, you may contact 888.549-3274 to speak with an ECSI customer advocate.

22. Will I be able to see my past bills after conversion?

No. The billing history will be as of the date of conversion on the new bill pay website.

23. Can my co-maker access my account?

No. As the primary borrower, you have the option to provide your login information to your co-maker.

24. Are you processing payments during conversion?

No. Payments received during the conversion will be posted by Heartland ECSI with the date of receipt.

25. Will my auto draft payment be interrupted during this conversion?

Yes. Your auto draft will be deactivated and you will have to reauthorize payment in the new system. You will have to make your payment manually, until you have created a new login on the new bill pay system.

26. Will the payment process change on the new billing system?

- a. Payment will be due on the 10th of each month
- b. In the new billing system, auto draft requests will be activated within 24 hours. You will have the opportunity to set up ACH on the 1st, 10th, 15th or 20th

27. Can I make payments online on the new bill pay system?

Yes you may. Please note that there are fees associated with some online payment methods.

- a. Credit card payment (fees will apply)
- b. Instant eCheck (fees will apply)
- c. Direct Payment (free)
- d. International Payment (fees will vary)

You also have the option to make payments by phone. Fees will apply.

28. How can I avoid fees when making a payment?

- a. Sign up for ACH (recurring payments)
- b. Use your online bill-pay service
- c. Mail a check

29. Do I need to set up e-bill & e-correspondences again?

Yes, you will need to reauthorize these options.

30. Do I need to set up ACH/auto-draft again?

Yes. It is called Recurring Payment.

31. Where do I send my forms?

Please send your forms to:

ECSI
PO Box 1278
Wexford, PA 15090-1278

We appreciate your understanding during this transition.