Who is Campus Partners?
Campus Partners is the student loan billing service retained by UNMC to perform the due diligence/billing functions for UNMC campus based student loan borrowers. **Campus Partners recently merged with Heartland ECSI and the company name will be changing to Heartland ECSI over the next few months.** In accordance with your Promissory Note(s), you will send regular billing statements or annual coupon books. In the case of multiple loans, you may receive a consolidated statement or coupon book. Interest is accrued daily based on the unpaid balance of your loan. Payments received early will reduce, and late payments will increase, the total amount of interest you must pay. **There is no penalty for paying your loan off early**

How do I make a payment?
Payments are made directly to Campus Partners/Heartland ECSI, either by check or by an automatic draft payment from your checking or savings account, which would insure that your loan is paid on time. You can set up your automatic draft through the Campus Partners/Heartland ECSI website. If you are mailing your loan payment, please ensure that the payment is sent to the address listed below:

Campus Partners/Heartland ECSI
PO Box 718
Wexford, PA 15086

All payments, forms and correspondence directed to Campus Partners/Heartland ECSI MUST include your account number to insure prompt action. Your cancelled check will serve as your receipt.

Terms and Benefits of Your Loan
Please be certain that you maintain your current address, phone and email information in the Campus Partners/Heartland ECSI system. You can manage your information by logging into their website and making updates.

- Depending on the terms of your promissory note, you may
  1) be scheduled to repay this loan in minimum monthly or quarterly installments which will result in the loan being repaid in less than the maximum 10-year period
  2) be subject to late charges if payments are past due
  3) be required to pay the cost of collection and/or litigation if your account becomes delinquent and appropriate arrangements are not made to bring the account current;
  4) be reported to a credit bureau
    - Your loan must be repaid on a timely basis, as stated in the repayment plan which was mutually agreed upon by you and UNMC
- You must contact Campus Partners/Heartland ECSI prior to the due date, if a payment cannot be made on time for any reason. Please have your account number available when you contact them.
- You may make payments in excess of the amount without penalty. It may reduce the total amount of interest you will pay over the life of the loan, but may not automatically advance the due date of future installments unless you request it.
- You may be eligible to defer, postpone or cancel repayment of your loan. Please visit the Campus Partners/Heartland ECSI website for details on these processes.

CAMPUS PARTNERS/HEARTLAND ECSI HOURS OF OPERATION
Monday-Friday 8:00 am – 8:00 pm

BORROWER SERVICE REPRESENTATIVES
1-800-334-8609 Please have your account information on hand when you call