

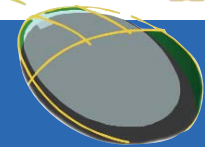
for school administrators on issues affecting the financial aid community

# accessupdate



Technology Issue

## Access Group Incorporates a Wave of New Technologies to Serve You Better



It is with great pleasure that Access Group announces new technologies to provide superior service for our customers and improve internal efficiencies.

In this special technology issue of *Access Update*, we share a preview of the new features and functions that will be available for your use in the next few weeks.

The New

### eAccess

Your personal toolbox for process efficiency

After months of development, research and usability testing, the new eAccess will soon debut on *AccessGroup.Org*! The new eAccess features put innovative online tools at your fingertips and offer advanced processing options.

See page 2 for details of new features and benefits.

### New Additions Coming to Our Loan Processing Operation

#### TG PLUS Credit Connection and NYHESC PLUS Credit

Access Group will participate in new flow processes that allow PLUS applications to be completed and certified through the TG and NYHESC Web sites.

#### NYHESC EFT Express

Access Group will offer this one-business-day processing for faster disbursement.

#### Educational Credit Management Corporation

We welcome ECMC of Richmond, Virginia as the 14th guarantor in Access Group's federal guarantor network.

#### Great Lakes Higher Education Corporation

Welcome to Great Lakes as an additional central disbursing agency.

### Technology Upgrades at a Glance

#### Coming in June

- The new eAccess
- Assured Login security for schools and borrowers
- ELMNet Real-Time Processing
- eFax privacy software
- TG PLUS Credit Connection
- NYHESC PLUS Credit
- NYHESC EFT Express
- Educational Credit Management Corporation (ECMC)
- Great Lakes Higher Education Corporation

#### Releases coming later

- E-mail encryption software
- Enhanced telephone routing

#### Released earlier this year

- System upgrades
- Online loan application enhancement
- Blanket guarantee
- Electronic change transactions
- TERP
- Auto-fax upgrade

Review these earlier releases in the January through April 2007 issues of *Access Update* at our Web site.

As we draw closer to the launch date of our new technical features and functions, we'll notify you by e-mail of the installation period when our systems will be temporarily unavailable. In the meantime, you may contact your internal account executive for more information.

# The New eAccess — Your personal toolbox for process efficiency

Here are just some of the tools we're excited to deliver in the new eAccess!

## Dashboard

Begin with our new interactive "Dashboard." Save time with at-a-glance reporting and one-click access to key status and disbursement reports, applications needing attention and awaiting certification, and loan volume information.

## Layered Certification

Save time and keystrokes using our new layered certification functions. You can set up multiple templates and apply common data to batches of records with just a few clicks. Predefine dates such as loan periods and graduation for quick use throughout eAccess.

## Powerful Search Tools

Search for records by name, SSN, loan period, school, loan type, program, grade level, certification date, graduation date, disbursement date and more! And sorting is easy with one-click "sort by column" capability.

## Loan View

Get all the details about students' loan records in one comprehensive view. Speed processing with "recommended actions" that tell you exactly what you need to do to get loans processed. Plus, you'll have direct access to servicing information for all Access Group-serviced loans.

## Assured Login

Feel at ease with our new certificate-based security system. This kind of online data protection is becoming a standard feature of online banking, and we're bringing this superior security to student lending. When FAAs and borrowers log on to our site, we will verify their accounts using a digital snapshot of the computers they have used in the past to protect against fraudulent account activity.

## User Administration

Establish user-unique accounts. With our new individual user login, you can assign appropriate permissions, administer rights, reset passwords and add new users for your institution. And now, if users have permission to do so, they can log in with just one user ID and password to gain access to multiple schools within a university.

## And don't forget ...

With eAccess, you can still get the same great reports, provide missing application information from the school section, administer hold and release options, print application copies, download borrower profiles, and administer entrance and exit counseling preferences.

## Training Tools

### Online Workshops

We will be holding several special one-hour online training workshops between June 12 and June 27. Look for registration information in the days to come. To participate, please call or e-mail your internal account executive.

### Demo Modules

Located right on the eAccess dashboard is a series of demonstration modules to help orient you to the new features of eAccess.

### User Guide

Throughout the new eAccess are links to our complete user guide with how-to's for all these great tools.



The New  
**eAccess**  
Your personal toolbox for process efficiency

## eFax Protects and Speeds Your Loan Processing

Access Group is pleased to announce added privacy protection for our school customers with our new “eFax” feature, which protects personal information and sensitive documents, gives us greater control of documents and speeds the loan processing operation.

Tied to your internal account executive’s voice mailbox, eFax allows school administrators to fax documents directly to their individual account executive’s computer. When an incoming fax is received, an automated voicemail is sent to the account executive’s mailbox and, simultaneously, an e-mail notice is sent to a designated mailbox in Outlook.

The account executives also have the option of forwarding the document to destinations within Access Group as needed for processing. For example, loan applications, certifications, or missing data (driver’s license, DOB or SSN verification, etc.) are forwarded to our document control unit; EFT and auto-debit requests are forwarded to our loan adjustments unit. And, if necessary, documents can be transmitted to external entities, such as KHESLC and our guarantors.

This new desktop faxing software will give you assurance that your sensitive information is transmitted directly to your internal account executives at their new individual fax numbers:

Khansa Burbage	302-476-3590	Ann Roberts	302-476-3589
Lisa Ciritella	302-476-3593	Allison Russell	302-476-3588
Lauren Godwin	302-476-3587	Connie Sou	302-476-3599
Megan Harder	302-476-3586	Charles Stappenbeck	302-476-3594
Kristie Howie	302-476-3591		

## New! ELM Real-Time Processing

We are excited to announce that our school customers will soon have the option of ELM Real-Time processing. As a participant in this technology, Access Group and our schools who use ELM can now receive up-to-the-minute loan data from the ELMNet system.

For more information about this option, please call your Access Group internal account executive.

## Certifying the New Stafford Loan Limits: What You Should Know

Access Group staff have received several important questions about certifying the new higher annual loan limits for Federal Stafford Loans that are disbursed on or after July 1, 2007:

### Is the borrower eligible for the higher loan limit?

- If the loan period **starts** on or after July 1, 2007, or **includes** July 1, the borrower is eligible for the higher limit
- If the loan period **ends** before July 1, 2007, the borrower is not eligible

### When can I certify?

You can certify loans that are eligible for the higher limits now, even though the student cannot receive the additional funds until July 1 or after. Please remember, however, that if the loan period includes July 1:

- Disbursements made before July 1 must reflect the current loan limits
- Disbursements made on or after July 1 can include the higher limits

**For more information, please contact your internal account executive.**



## 3-Month LIBOR for Second Quarter 2007

The current index effective for April, May and June 2007 is 5.348%.

The interest rate charged on a borrower's private loan from Access Group will equal this index rate plus the per annum percentage margin applicable to the loan.

**Reminder:** The effective 3-month LIBOR rate is always available by clicking on "Interest Rates" from the home page of [AccessGroup.Org](http://AccessGroup.Org). Also on our Web site is information about LIBOR, which includes a 10-year comparative history of LIBOR, Prime and T-bill rates. And our Interest Rate Comparison Calculator also helps students determine the lowest interest rate when comparing rates based on different indexes. Try it for yourself using the "Calculators" link from our home page.

**Access Group, Inc.**  
5500 Brandywine Parkway  
P.O. Box 7430  
Wilmington, DE  
19803-0430

**Toll-free lines:**  
**School Services**  
800-227-2151  
800-449-8204 (fax)

**Customer Contact Center**  
800-282-1550

***AccessGroup.Org***  
***FederalConsolidation.Org***  
***NeedAccess.Org***

**Federal Stafford Loan  
and Federal PLUS Loan**  
Lender Code: 808851

*To subscribe to an electronic version  
of this newsletter, send your name  
and your school's name to  
[accessupdate@accessgroup.org](mailto:accessupdate@accessgroup.org).*

  
**access group**  
*The nonprofit graduate loan specialist*

## Coming Soon

### **E-mail encrypted software**

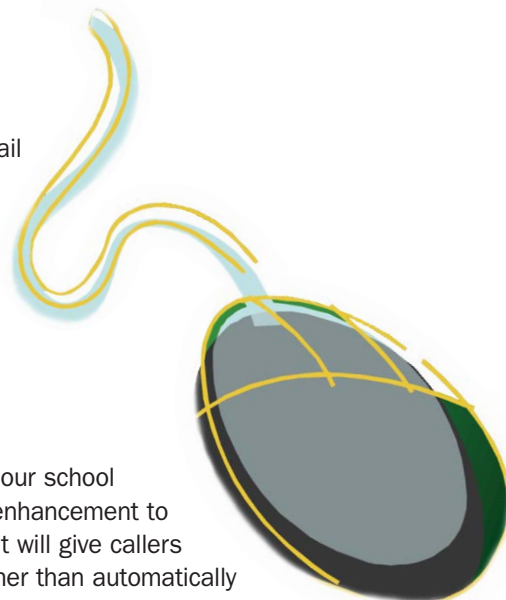
This new software automatically encrypts any e-mail transmissions containing sensitive information or personal data. As defined by federal law, information that triggers encryption are Social Security numbers, driver license numbers, and credit reports and scores. More details to come in *Access Update*.

### **Enhancement to School Services phone line**

In response to your feedback and to better serve our school customers, Access Group will soon introduce an enhancement to our School Services telephone routing system that will give callers the option of holding for an account executive rather than automatically being transferred to voicemail.

This enhancement will first be implemented for calls received after 4:45 p.m. ET. Over the next few months, the same option will be available for calls received during business hours when your account executive may be on the line helping another customer.

We'll keep you updated as these enhancements are officially released.



## Memorial Day Closing

Access Group offices will be closed on Monday, May 28 in observance of Memorial Day. Our Voice Response System will continue to be in service, as will eAccess and My Account at our Web site.



**Access Group was the #1 originator of  
Graduate PLUS Loans for federal fiscal year 2006.**

Source: Student MarketMeasure