

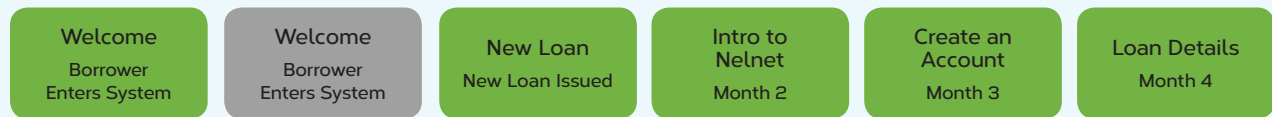
Borrower Communication Summary 2015–2016

The chart below details the communication pieces we send to students whose loans are In School, In Grace, and In Repayment, along with the timing of each piece.

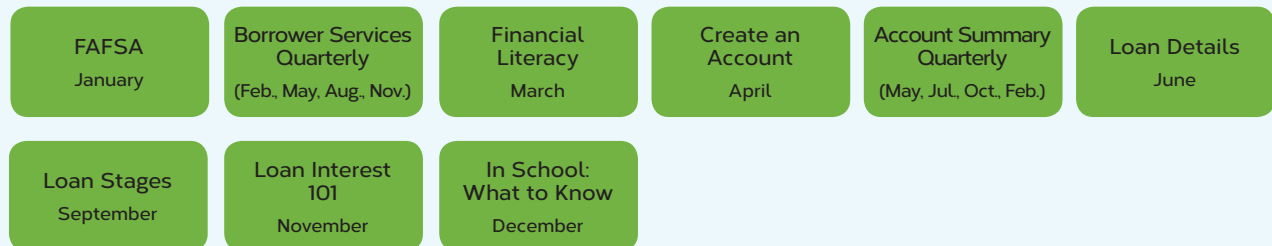
In School

■ Email
 ■ Mailer
 ■ Letter
 ■ Phone Message Blast

First Four Months With Nelnet

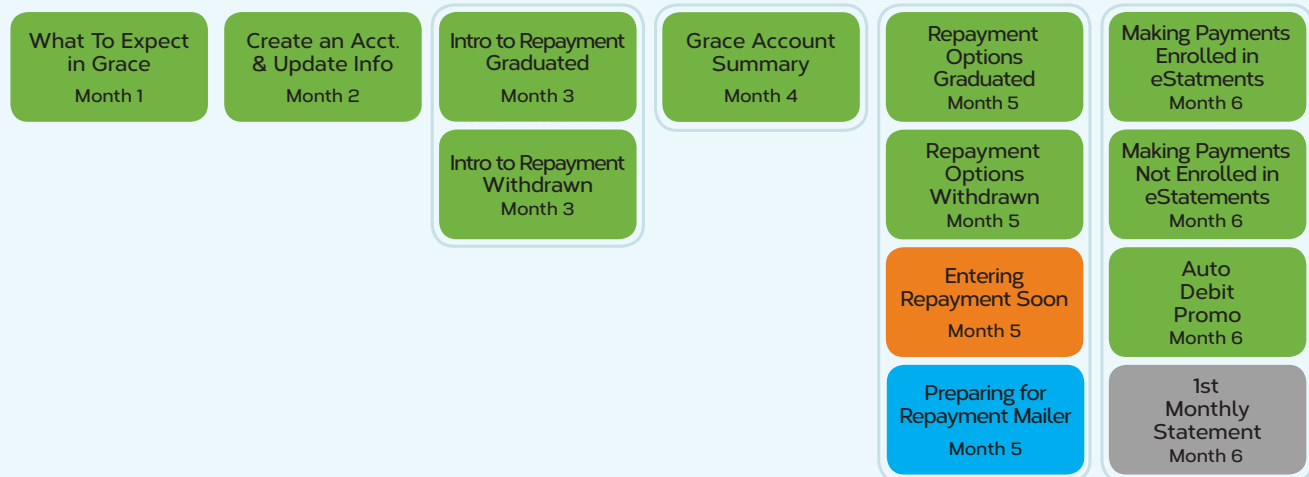


Every Year of In School (After Initial Four Months)



In Grace

Six-Month Grace Period



Continued on back

Borrower Communication Summary 2015-2016

In Repayment

■ Email ■ Mailer ■ Letter

First Three Months of Repayment

Create an
Account
Month 1

How to
Reach Us
Month 2

Sign Up for
eStatements
Month 3

Monthly
Statement

Every Year of Repayment (After Initial Three Months)

How to
Reach Us
First Quarter

Repayment
Plan Options
Second Quarter

Auto Debit
(to those without
Auto Debit)
Third Quarter

Text Alerts
(to those without
Text Alerts)
Fourth Quarter

Haven't Logged In
(no log in for six months)
April & October

Monthly
Statement

How to Reach Us
(Statement Insert)
First Quarter

Repayment
Plan Options
(Statement Insert)
Second Quarter

Auto Debit
(Statement Insert)
Third Quarter

Text Alerts
(Statement Insert)
Fourth Quarter

Create an
Account
April & October

Create an Account
(Statement Insert)
Third Quarter