



December 14, 2009

#BWNKPXF  
#11111111110000000# BS  
JOHN DOE  
1234 MAIN ST  
ANY CITY WI 55555

**Questions about your student loan?**

CALL: 800-236-4300  
608-246-1700  
Monday - Thursday 8:00 am - 8:45 pm CST  
Friday 8:00 am - 5:45 pm CST  
Automated account information available 24/7

FAX: 800-375-5288  
608-246-1608

EMAIL: [borrowers@mygreatlakes.org](mailto:borrowers@mygreatlakes.org)

Dear John Doe:

On May 7th, 2008, the President signed the Ensuring Continued Access to Student Loan Act of 2008 (Pub. Law 110-227) into law. This legislation authorizes the U.S. Department of Education to purchase federal student loans from lenders to ensure on-going liquidity and availability of funds for student loans.

PUBLIC BANK PUT PROGRAM has elected to sell your Academic Year 2008/2009 PLUS student loan(s) to the U.S. Department of Education. Federal regulations limit your lender from selling loans made prior to the Academic Year 2008/2009. Effective 11-18-2009, Great Lakes will service this PLUS loan account on behalf of the U.S. Department of Education using lender number 899577. This only affects your student loan(s) taken out for the 2008/2009 Academic School Year.

You may have other loans with this or another lender. These loans are not impacted by this loan purchase and any additional loans you take out in the future will not be a part of this purchase. Visit the National Student Loan Data System at [www.nslds.ed.gov/nslds\\_SA/](http://www.nslds.ed.gov/nslds_SA/) for a complete list of your federal student loans.

Great Lakes will send you new payment invoices if you are currently using them to make your scheduled payments. The U.S. Department of Education requires check payments to be sent to a different address than your other Great Lakes serviced loan(s), therefore, you may not combine payments for these accounts. The payment address for your U.S. Department of Education account is listed below. You may make one time electronic payments (at no charge) for both accounts at our website, [mygreatlakes.org](http://mygreatlakes.org). See the back of this letter for information about payment processing.

Please note, if you are currently taking advantage of our automatic payment processing service, Checkfree, Great Lakes will withdraw your monthly payments for all your student loan accounts from the account you designated. We will send you Repayment Schedules to notify you of your monthly payment amount.

**Important Reminder: If you have loans prior to Academic Year 2008/2009 they will remain under the current account and lender number. Continue to make payments to Great Lakes. If you are in Repayment Status, Great Lakes will mail you a new Repayment Schedule and Payment Invoices for these loans.**

Borrower Services Department

**IMPORTANT ADDRESSES**

LETTERS AND FORMS:

Great Lakes  
Borrower Services Department  
PO Box 7860  
Madison, WI 53707-7860

PAYMENTS:

U.S. Department of Education  
PO Box 530229  
Atlanta, GA 30353-0229

WEBSITE:

[mygreatlakes.org](http://mygreatlakes.org)  
◆ Manage your account  
◆ Sign up for automatic payment program  
◆ Make payments  
◆ Download forms

## **Payment Processing Information**

If you send us a check, it will be converted into an electronic funds transfer (EFT). This means we will copy your check and use the account information to electronically debit your account for the amount of the check. The debit from your account will usually occur within 24 hours and will be shown on your regular account statement from your financial institution.

You will not receive your original check back. We will destroy your original check but will keep a copy of it. If the EFT cannot be processed for technical reasons, you authorize us to process the copy in place of your original check. If the EFT cannot be completed because of insufficient funds, we may try to make the transfer one additional time.

## **U.S. Department of Education Privacy Policy**

In 1999, Congress enacted the Gramm-Leach-Bliley Act (Public Law 106-102). This Act requires that lenders provide certain information to their customers regarding the collection and use of nonpublic personal information. Because you have a loan held by the U.S. Department of Education, we are sending you this Notice.

In general, the categories of nonpublic personal information collected about you from your application, your educational institution, and consumer reporting agencies, include your address and other contact information, demographic background, loan and educational status, family income, social security number, employment information, collection and repayment history, and credit history. We disclose nonpublic personal information to third parties as necessary to process and service your loan and as permitted by the Privacy Act of 1974. The Privacy Act permits disclosure to third parties as authorized under certain routine uses. Examples of disclosures permitted under the Privacy Act include disclosure to federal and state agencies, private parties such as relatives, present and former employers, and creditors, and our contractors for purposes of administration of the student financial assistance programs, for enforcement purposes, for litigation, and for use in connection with audits or other investigations.

We do not sell or otherwise make available any information about you to any third parties for marketing purposes. We protect the security and confidentiality of nonpublic personal information by implementing the following policies and practices. All physical access to the sites where nonpublic personal information is maintained is controlled and monitored by security personnel. Our computer systems offer a high degree of resistance to tampering and circumvention. These systems limit data access to our staff and contract staff on a need-to-know basis, and control individual users' ability to access and alter records within the systems. All users of these systems are given a unique user ID with personal identifiers. All interactions by individual users with the systems are recorded.