

## **About Your SC Teachers Loans:**

- ❖ Your SCSL borrower account number, online account access, payment address, and correspondence address **have not** changed.
- ❖ Payments received during normal business hours through Thursday, January 12, have been posted to your SCSL account.
- ❖ Payments received after the close of business on Thursday, January 12, will be applied to loans remaining at SCSL or forwarded for application to transferred Palmetto Assistance Loans (PAL) as appropriate. If you have PAL and/or SC Teachers Loans, your payment will be reviewed for proper allocation between those loans.
- ❖ Future payments on your SC Teachers loans should continue to be made to SCSL.
- ❖ If you were enrolled in SCSL's bank draft program, your payment for your Teachers loans will continue to be drafted.
- ❖ In January 2017, you will receive 1098-E information from SCSL covering the normal reporting requirements for your SC Teachers and PAL loans as well as the portion of 2016 in which we serviced your federal student loans. Nelnet will also send you a 1098-E covering the remaining portion of 2016 for any federal student loans transferred to them for servicing.

## **About Your Palmetto Assistance Loans (PAL):**

PAL owned by SCSL have been transferred to Firstmark Services for servicing as of Friday, January 13, 2017. Below is important information regarding the transfer of your loans:

- ❖ You will receive a letter from us giving you more information about your PAL loans.
- ❖ Firstmark Services will send out a "Welcome Letter" with further details regarding your new borrower account.
- ❖ If you wish to set up an online borrower account with Firstmark Services, please contact Firstmark Services directly by visiting [www.firstmarkservices.com](http://www.firstmarkservices.com)
- ❖ All correspondence such as forbearance or repayment plan requests that have not been processed will be forwarded to Firstmark Services.
- ❖ Payments received during normal business hours on or before Thursday, January 12, have been posted to your SCSL account.
- ❖ Future payments on your PAL should be made online at [www.firstmarkservices.com](http://www.firstmarkservices.com) or sent directly to Firstmark Services, PO Box 2977, Omaha, NE 68103-2977.
- ❖ If you were enrolled in SCSL's bank draft program, your bank draft for your PAL will continue with Firstmark Services. Firstmark Services will address any concerns with continuing your bank draft by contacting you directly.

## **About Your Federal Loans:**

Federal student loans owned by SCSL have been transferred to Nelnet for servicing as of Friday, Aug. 19, 2016.

- ❖ If you wish to set up an online borrower account with Nelnet, please contact Nelnet directly by visiting [Nelnet.com](http://Nelnet.com).
- ❖ Payments on your federal student loans should be made online at [Nelnet.com](http://Nelnet.com) or sent directly to Nelnet, PO Box 2970, Omaha, NE 68103-2970.
- ❖ In January 2017, you will receive a 1098-E from SCSL for the portion of 2016 in which we serviced your federal student loans. Nelnet will also send you a 1098-E covering the remaining portion of 2016 for any loans transferred to them for servicing.