

Fully customizable loan servicing solutions designed to allow you to focus on what matters most.



Heartland ECSI has over 40 years of experience focused specifically on the higher education community. It is through our vast experience that we have been able to design our Student Loan Servicing Platform, SAL. SAL is a complete student loan tracking, billing, and collection system designed to report complete activity relating to the payment of student loans.

Heartland ECSI's SAL system can accommodate any type of student loan, tuition payment plan, or delinquent receivable—all with flexible payment options, including international payments, for your borrowers. Heartland ECSI handles full and component loan servicing which can include call center support, payment processing, billing and mailing, and form processing.

Heartland ECSI has serviced over seven million loans and over 10,000 different loan programs. Our clients have turned to us for guidance with all of their loan programs and alternative means of filling the gap for the cost of education.

Ancillary Services

As part of our ServicingSelectSM Solution, we offer the following customizable solutions to keep you in compliance.

- Promissory Notes
- Exit Interviews
- Disclosure Statements
- Regulation Z Servicing
- Default Prevention Services
- Address & Phone Number Skip Tracing
- Custom Letters & Phone Calls
- Custom Emails & Postcards
- DRAP Reporting
- Bankruptcy Monitoring
- Exit Packages
- Red Flag Regulation Services



Fully Customizable Solutions

Heartland ECSI understands and recognizes that each student loan department across the country operates a little differently. That's why we offer three flexible levels of service to meet your needs. From Due Diligence Compliance to Data Backup & Storage, and everything in between, we've got you covered.



Intuitive and User Friendly Primary Window

With Heartland ECSI's SAL System, there are no more confusing screens, function key paths, or elaborate menu choices to remember. With SAL, 95% of all questions can be answered from just one screen, and the remaining 5% is tab driven for easy access.



The Right Tools for Compliance

Flexible enough to handle any loan or debt type in existence (i.e. Perkins, Health Professions, Nursing, Institutional, Delinquent Receivables, Tuition Payment Plans, etc.), SAL's Fund File stores an electronic copy of all federal & institutional promissory note entitlements and parameters to ensure accurate and compliant system processing.



Comprehensive Management Reporting

Heartland ECSI is the only servicer that offers unlimited report flexibility. In addition to our robust reporting library, Heartland ECSI is willing to create and/or customize any new (or existing) Heartland ECSI management report to meet your specific reporting needs. If desired, all Heartland ECSI reports may be customized according to your specific field and layout requirements, sort and sequence criteria, and report frequency.



World Class Customer Service

When needed, your staff and borrowers can reach a live, experienced Heartland ECSI Client Support Representative from 7:30 a.m. to 8:00 p.m. EST, Monday through Friday via toll-free number or live chat. At Heartland ECSI, all requests and inquiries are responded to within 24 hours or less, providing you and your borrowers with world class customer service that will exceed your expectations.



To learn more about our **ServicingSelectSM Solution**, or to set up a demonstration, contact the Heartland ECSI Sales Team at Sales@ecsi.net.