LOMA LINDA UNIVERSITY STUDENT LOAN ACCOUNTS OFFICE CAMPUS BASED STUDENT LOAN SUMMARY SHEET

Payment is due on the **10th** day of each month. This means your payment must be posted by Heartland ECSI onto your account by the 10th of each month. There are no prepayment penalties. If payment is not posted by the 10th of each month, holds may be placed on certain LLU services.

If you choose to mail your monthly payment to Heartland ECSI, please send the payment to address #1 shown below. **Please make check payable to Loma Linda University and make sure to put your full ECSI account number on your check(s).** Please note: Heartland ECSI does offer automatic payment withdrawal from checking or savings accounts only. If you have questions about your student loans, need to update your name, address, email, or phone number, need help downloading/uploading deferment, forbearance, or cancellation forms, please call Heartland ECSI at 1-888-549-3274 or visit their website at https://heartland.ecsi.net.

Address #1 Loma Linda University, C/O ECSI, PO Box 1287, Moon Township PA 15108

Please make sure to put your full ECSI account number on correspondence, deferment, forbearance, cancellation forms, name, email, and/or address change, etc., and send to address # 2 shown below. **Please note**: You will be responsible for updating your billing address, telephone number(s), email, name, and social security number if there are any changes with Heartland ECSI.

Address #2 Loma Linda University, C/O ECSI, PO Box 1289, Moon Township PA 15108

Failure to receive a bill does not relieve you of your obligation to make timely monthly payments and/or submit requests for deferment, forbearance, or cancellation. It is a **courtesy and not mandatory** that Heartland ECSI sends billing statements. Please contact Heartland ECSI if you do not receive a billing statement. If your loan account(s) become seriously past due, a statement may not be sent, and you may be contacted by Heartland ECSI, LLU or a collection agency.

Failure to make payments: Payments made by you and other borrowers are the primary source of loan funds for current students. Your failure to make timely payments may jeopardize LLU's eligibility to continue loaning funds to current and future students. Therefore, if you fail to remit payment as set forth in your promissory note and disclosure statement, LLU may implement aggressive collection efforts, including the use of collection agents, litigation, and credit bureaus. If your loan account is referred to a collection agency, you may be required to pay collection costs, attorney fees, court costs, other fees, and/or legal costs in addition to your full loan balance.

Holds may be placed on certain LLU Services by the Student Loan Accounts Office **if your loan account is PAST DUE, or your exit interview has not been fully completed**. (Please note: Your payments must be posted by the 10th of each month to be current.)

Student loans are reported to a **Credit Bureau.** The status of your student loans is reported monthly by Heartland ECSI to the credit bureau for both current and delinquent payments. (delinquency can result from overdue payments or late submission of deferment, forbearance, or cancellation forms). It is the policy of Loma Linda University not to alter credit reporting (unless LLU has reported in error). If you would like to dispute LLU reporting, you will need to file a consumer dispute with Experian, by visiting https://www.experian.com/help/dispute-credit/.

A penalty of $25.00 will be charged for returned payments due to NSF (i.e., non-sufficient funds; accounts cannot be located, or other reasons).

DEFERMENT, FORBEARANCE, OR CANCELLATION forms must be **submitted on a timely basis** (in lieu of your monthly payment(s). Please refer to your promissory note(s) to see if you qualify for deferment, forbearance, or cancellation.

DEFERMENT, FORBEARANCE, CANCELLATION forms should be **submitted at the beginning of your eligibility period**. Deferment, forbearance, cancellation forms **must be submitted** a minimum of once a year. Please note that if you request an In School deferment, some schools may only certify you on a semester-by-semester or quarter-by-quarter basis. Be sure to submit your deferment form 30 days before payment due date; your previous deferment or grace period ends (whichever occurs first). Always indicate your comprehensive dates of student enrollment, employment, etc. at one institution. Please refer to your promissory note(s) to see if you qualify for deferment, forbearance, or cancellation. Please note: Private institutional loans can only be deferred while enrolled at least half time at LLU or while in residency and do not have forbearance provisions.

(**The following applies to Federal Perkins, Nursing Student, Nurse Faculty, HPSL, PCL, and LDS loans)**

ACTIONS THAT MAY BE TAKEN: If you fail to make a scheduled payment or fail to comply with any other term on a Federal Loan, LLU may refer your loan to the Federal Government for collection assistance. The Federal Government may take any action authorized under the Debt Collection Act of 1982 to collect the loan, including the following: **(a) obtain your address from the Internal Revenue Service; (b) refer the loan to a collection agent; (c) disclose your delinquent status and other relevant information to credit bureaus; (d) initiate legal proceedings against you; (e) offset your salary if you are a Federal employee, and (f) withhold money otherwise payable to you by the Federal Government.** The Federal Government may disclose to persons involved in the collection of the loan any information maintained by the school or the Federal Government, including but not limited to your name, address, social security number, total amount loaned, repayment history, unpaid balance and any other information that would be of assistance in the loan collection process.

A late fee of $2.00 per month per account may be assessed for **failure to pay all or part of a payment when due, or failure to submit requests for deferment, forbearance, or cancellation on time.**

(**Federal Perkins Loan only**)

Please note: If you default on your Federal Perkins loan, you may be able to rehabilitate the loan by submitting a request in writing to Loma Linda University, Student Loan Accounts Office. Please refer to Federal Perkins rehabilitation instruction PDF on our web page.

FSA Ombudsman: The Department of Education has established a Federal Student Aid Ombudsman Group to work with student loan borrowers to informally resolve loan disputes and problems. The Ombudsman Office helps resolve problems with the following Federal loans: Direct loans, Federal Family Education Loans, Guaranteed Student Loans, SLS Loans, and Federal Perkins Loans. For more information about the Ombudsman Office visit https://studentaid.gov/feedback-center/ or call the Ombudsman Office at 1-800-433-3243.

You are urged to maintain all documentation related to your LLU campus-based student loans and repayment. We highly recommend you refer to the LLU Student Loan Accounts Office web page or bookmark it in your favorites.

Revised 04/15/2026