



Preserve Borrower Relationships and Keep Revenue Flowing

HigherEDGE Advantages

- » 4.23 out of 5 customer satisfaction rating
- » Exemplary audit and compliance history/No negative judgments
- » Deep experience and expertise in higher education collections
- » Well-run, transparent, and extremely responsive operations

Key Highlights

- » Consultative contact center/collections operations
- » Licensed in all 50 states and U.S. territories
- » Bilingual services
- » High volume capacity
- » Embedded culture of compliance and data security
- » FISMA/NIST compliant (facilities & systems)
- » Strong portfolio and fiscal management
- » Growth-designed 250,000 square feet of facilities
- » Nonprofit 501(c)(3)
- » Founded in 1979

Student loan lenders face a difficult business challenge — ensure students keep their accounts current, and build a positive, long lasting relationship for future business. Fortunately, balancing accounts receivable management and customer relationships no longer requires as many trade-offs.

HigherEDGE™ services from Trellis Company can help. Over our 40-year heritage, we have honed a consultative, educational approach to working with student borrowers that leverages leading account and relationship management practices to guide them towards successful repayment and a positive experience. The Trellis model has proven it is possible to have high-performing portfolios while maintaining positive relationships with student borrowers.

Simply stated, Trellis is able to efficiently deliver top tier student loan account recovery services for lenders of all sizes.

HigherEDGE™ by Trellis - At A Glance

Full Service Contact Center/ Default Aversion Operations

- Averted \$2.1 billion in potential defaults (2018)
- Certified contact center management
- 100% of all pre-default and claims activities conducted in-house
- Extensive employee knowledge: 13 years average experience

Full Service Collections Operations

Large in-house collections operations

- 96% of all collections conducted in-house
- \$1.2 billion collected over the past 2 years
- 5-year avg. recovery rate = 30%
- Low re-default rate (29% vs. industry average 40-60%)
- 125 high-performing agents
- Average tenure > 5 years

Technology

Privacy/Security

- Meet or exceed US Gov't security requirements:
 - » FISMA, NIST, PCI-DSS
 - » Robust cybersecurity

Scalable infrastructure

- Quickly deploy desktops, applications, and scalable virtual storage via private or hybrid cloud

Telephony services

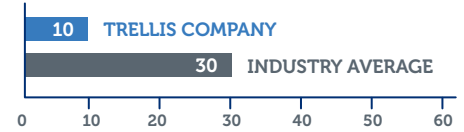
- Automatic Call Distributor (ACD Elite) Predictive dialer
- Call recording
- English and Spanish speech analytics
- Capacity: available growth to 5,000+ agents

Compliance & Audit Operations

- Exemplary compliance record: No negative judgments across the life of the company
- 3 tiers of regulatory management and defense
 - » In-house Ombudsman
 - » Independent Compliance Department
 - » Embedded operational experts
- Periodic compliance reviews with institutions and lenders

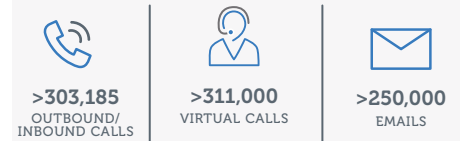
SPEED OF ANSWER RATE ON INCOMING CALLS

(IN SECONDS)



2018 PERFORMANCE & VOLUME

122,070 BORROWERS



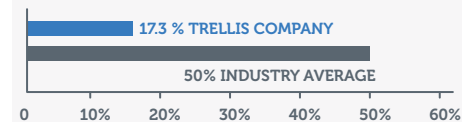
AVERTED \$2.1 BILLION
IN POTENTIAL DEFAULTS

\$1.2 BILLION COLLECTED OVER
THE PAST 2 YEARS

5-YEAR AVG. RECOVERY RATE 30%

SATISFACTION RATING ★★★★★
5 YEAR AVG 4.23/5

LOW COLLECTOR TURNOVER



Memberships and Certifications:



Trellis Company is a nonprofit 501(c)(3) corporation with the dual mission of helping student borrowers successfully repay their education loans and promoting access and success in higher education. We remain invested in the success of students and higher education institutions.

Today, we're drawing on our history, expanding into new sectors, and delivering the same level of exceptional care and service that our customers have come to depend on. Trellis employs nearly 400 team members.

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