Trellis Company (Trellis) is a 501 (c)(3) nonprofit guarantor for the U.S. Department of Education Federal Family Education Loan program (FFEL). Founded in 1979, Trellis has supported more than 4 million borrowers and guaranteed over $74B in loans to date. Trellis serves customers across Texas and the nation.

As one of the oldest and largest FFEL guarantor operations, Trellis offers key advantages for businesses seeking expertise in high volume, consultative collections/contact center operations, unsurpassed compliance knowledge and systems, and an exemplary understanding of student loan debt. Working with Trellis also offers the advantages of facilities configured specifically for collections/contact center activities as well as highly scalable, highly secure technology platforms and delivery systems.

**Trellis Advantages**

<table>
<thead>
<tr>
<th>ACCURACY &amp; SERVICE</th>
<th>4.38/5 BORROWER SATISFACTION RATING (3 YR. AVG.)</th>
<th>99.9% AVG NSLDS ACCEPTANCE RATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>STRONG PORTFOLIO &amp; FISCAL MANAGEMENT</td>
<td>$807,000,000 IN COMBINED ASSETS</td>
<td></td>
</tr>
<tr>
<td>EXEMPLARY AUDIT &amp; COMPLIANCE HISTORY</td>
<td>NO NEGATIVE JUDGMENTS</td>
<td></td>
</tr>
<tr>
<td>$7.9 BILLION FFEL PORTFOLIO</td>
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<tr>
<td>LICENSED IN ALL STATES AND U.S. TERRITORIES AS REQUIRED</td>
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<tr>
<td>NATIONALLY RECOGNIZED RESEARCH &amp; ANALYTICS</td>
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</tr>
<tr>
<td>SYSTEMS &amp; SCALABILITY</td>
<td>VIRTUALIZED TECHNOLOGY CAPABLE OF SUPPORTING HIGH VOLUME, FORTUNE 500 FINANCIAL TRANSACTIONS</td>
<td></td>
</tr>
<tr>
<td>300 SEATS AVAILABLE</td>
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</tbody>
</table>

**Key Highlights**

- Consultative contact center/collections operations
- Licensed in all 50 states and U.S. territories
- High volume capacity
- Experienced, happy people
- 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
- Nationally-recognized research and analytics
- Nonprofit 501(c)(3)
- Founded in 1979
- Bilingual services
Trellis At A Glance

**HigherEDGE™ services from Trellis Company offers a consultative, educational approach to working with student borrowers.**

**Full Service Contact Center/Default Aversion Operations**
- 89% cure rate
- Averted $2.1 billion in potential defaults
- Certified contact center management
- 100% of all pre-default and claims activities conducted in-house
- Extensive industry knowledge: 13 years avg. experience
- Claim payment processing: <30 days from time of receipt

**Full Service Collections Operations**
- Highly accurate claims operations
- 99.9% NSLDS acceptance rate: 258M submittals over 6 years

**Largest in-house collections operations among guarantors**
- 100% 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 avg. 40-60%)
- 125 high performing agents
- Avg. tenure > 5 years

**SPEED OF ANSWER RATE ON INCOMING CALLS**

<table>
<thead>
<tr>
<th>10 TRELlIS COMPANY</th>
<th>30 INDUSTRY AVERAGE</th>
</tr>
</thead>
</table>

**LOW COLLECTOR TURNOVER**

<table>
<thead>
<tr>
<th>173% TRELlIS COMPANY</th>
<th>50% INDUSTRY AVERAGE</th>
</tr>
</thead>
</table>

**Technology**

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

**PRIVACY / SECURITY**
- Meet or exceed US Gov’t security requirements:
  - FISMA, NIST, PCI-DSS
  - Robust cybersecurity

**TELEPHONY SERVICES**
- Capacity: available growth to 5,000+ Agents
- Automatic Call Distributor (ACD Elite) predictive dialer
- Call recording
- English and Spanish speech analytics

**Compliance & Audit Operations**
- Exemplary compliance record: Zero negative judgments across the life of the company
- 3 tiers of regulatory management and defense:
  - Inhouse Ombudsman
  - Independent Compliance Dept
  - Embedded operational experts
- Periodic USDE and Guarantor reviews
- Periodic compliance reviews with institutions and lenders

**Financials**
- $807 million combined total assets
- $769 million combined total equity
- $225 million unrestricted liquid assets
- $393 million in Federal Fund Equity
- 5.02% Reserve Ratio
- Default claims paid $348 million
- Unmodified opinion for FY2017-2018 Financial Statements and Federal Awards Programs in Accordance with Uniform Guidance by KPMG.

**Research/Studies**
- Loan Counseling Survey: partner with Federal Reserve Board, NASFAA
- Student Financial Wellness Survey (semi-annual)
- Student Decisions
- Student Loan Repayment Patterns and Life Stories of Borrowers: Pew Charitable Trust
- Texas SOSA update (State of Student Aid)
- Parent borrowing: Federal Reserve Bank of Dallas

**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.

For more information: info@TrellisCompany.org or 512-219-5700

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