

WHAT TYPE OF LOAN DO YOU HAVE?



You can determine what type of loan(s) you have with Bank of North Dakota by reviewing your monthly statements or by logging in to your online account. When reviewing these items, you will see that your “Loan ID” or “Loan Number” begins with two letters - either ND or DL - and ends with four numbers.

Sample documents are below and list references for you to use when reviewing your statements or online account.



Online Account Access



Monthly Account Summary (Paper or Digital Statement)



Monthly Billing Statement (Paper or Digital Statement)



Online Account Access

Loan Query Borrower Summary
✕

Borrower Summary

Home Phone:
Cell Phone:
Work Phone:
Email:

[View NEW myDocuments](#)

This borrower has Opted Out of Electronic Correspondence and cannot view any myDocuments.

Your next payment of \$254.46 is due on 11/17/2017

Account Payment Breakdown:

- Your total amount due for account DL00 for 11/17/2017 is \$170.95
- Your total amount due for account ND00 for 11/17/2017 is \$83.51

The current principal balance for all loans is \$15,296.43
 The last payment of \$248.38 was received on 10/23/2017
 Your total estimated payoff as of 11/2/2017 is \$15,313.93, which includes \$17.50 in interest and \$0.00 in fees.
 The prior tax year interest paid was \$1,166.72

[View Borrower Credit](#) [View Credit](#)

Loans On File
[Update Address/Phone/Email/Password/Security](#)

Loans on File

Loan ID	Loan Type	Status	Guarantee Date	Guarantee Amount	School
DL0001	DEAL	REPAYMENT	08/04/2010	\$6,000.00	UNIVERSITY
CommonLine Unique ID: Update Loan #DL0001					
DL0002	DEAL	REPAYMENT	08/09/2009	\$6,000.00	UNIVERSITY
CommonLine Unique ID: Update Loan #DL0002					
DL0003	DEAL	REPAYMENT	08/20/2012	\$3,000.00	UNIVERSITY
CommonLine Unique ID: Update Loan #DL0003					
ND0001	FED-UNSUB	REPAYMENT	08/05/2009	\$5,500.00	UNIVERSITY
CommonLine Unique ID: Update Loan #ND0001					

- Monthly payment amount for your loan types.
- DL00 (DL) means that the loan is a **DEAL Student Loan**, the state-sponsored student loan.
- ND00 (ND) means that the loan is a **Federal Student Loan**.

Monthly Account Summary



ACCOUNT SUMMARY

****This is not a bill, for informational purposes only****

Privacy Notice Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.bnd.nd.gov/privacy-policy or we will mail you a free copy upon request if you call us at 800.472.2166.

OCTOBER 23, 2017



REFERENCE NO

DL 0001 (DL) means that the loan is a **DEAL Student Loan**, the state-sponsored student loan.

LOAN NUMBER	ORIGINAL PRINCIPAL BALANCE	CURRENT PRINCIPAL BALANCE	INTEREST RATE	TOTAL PRINCIPAL PAID	TOTAL INTEREST PAID	TOTAL FEES PAID	TOTAL PAID
ND 0001	9,119.50	5,780.17	2.570	3,339.33	260.67	0.00	3,600.00
DL 0001	9,119.50	5,780.17	2.570	3,339.33	260.67	0.00	3,600.00

Monthly payment amount for your loan types.

LOAN NUMBER	PRIOR MONTH INT PAID	PRIOR MONTH LATE FEE	PRIOR MONTH NSF FEE	CURRENT AMOUNT DUE	TOTAL DUE BY 11/10/17	LATE FEE AMOUNT	TOTAL DUE AFTER 11/25/17
ND 0001	12.32	0.00	0.00	180.00	180.00	10.80	190.80
DL 0001	12.32	0.00	0.00	180.00	180.00	10.80	190.80

ND 0001 (ND) means that the loan is a **Federal Student Loan**.

IF YOU ARE HAVING TROUBLE MAKING PAYMENTS, YOU MAY QUALIFY FOR DEFERMENT, FORBEARANCE, LOAN CONSOLIDATION OR THE FOLLOWING REPAYMENT PLANS: STANDARD, INCOME-SENSITIVE, INCOME-BASED, GRADUATED OR EXTENDED. CONTACT US TO MAKE CHANGES TO YOUR REPAYMENT PLAN. YOU HAVE THE OPTION TO CHANGE YOUR REPAYMENT PLAN. FOR MORE INFORMATION ABOUT THE REPAYMENT PLANS AVAILABLE, GO TO [HTTP://WWW.ED.GOV](http://WWW.ED.GOV).

MAIL PAYMENTS TO:
BANK OF NORTH DAKOTA
STUDENT LOAN SERVICES
PO BOX 5536
BISMARCK ND 58506-5536

MAIL CORRESPONDENCE TO:
BANK OF NORTH DAKOTA
STUDENT LOAN SERVICES
PO BOX 5509
BISMARCK ND 58506-5536

CALL OUR OFFICE:
LOCAL: 701.328.5660
TOLL FREE: 800.472.2166 EXT. 328.5660
TTY: 800.366.6888
FAX: 701.328.5629

Monthly Billing Summary



Bank of North Dakota
PO Box 5509 Bismarck, ND 58506-5509
701.328.5660 800.472.2166 TTY: 800.366.6888

OCTOBER 30, 2017

MONTHLY BILLING

REFERENCE NO:

Privacy Notice—Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.bnd.nd.gov/privacy-policy or we will mail you a free copy upon request if you call us at 800.472.2166.



Scroll to the next page for loan details



CURRENT PAYMENT INFORMATION:
 NEXT DUE DATE ON LOANS(S): 11/17/17
 CURRENT PAYMENT DUE: 254.46
 + PAST DUE PAYMENT: 0.00
 + LATE FEES: 0.00
 + NSF FEES: 0.00
 = TOTAL AMOUNT DUE: 254.46

PAYOFF INFORMATION:
 PRINCIPAL BALANCE: 15,296.43
 + INTEREST: 43.73
 + LATE FEES: 0.00
 + NSF FEES: 0.00
 = PAYOFF BALANCE: 15,340.16
 PAYOFF AS OF: 11/17/17

THE FIGURES ON THE ABOVE LEFT REFLECT THE AMOUNT FOR THE CURRENT PAYMENT DUE ON YOUR STUDENT LOAN(S) INCLUDING FEES ASSESSED SINCE YOUR LAST PAYMENT. FEES MAY BE RELATED TO A LATE PAYMENT AND/OR A RETURNED CHECK. THE FIGURES ON THE RIGHT REFLECT THE REMAINING PRINCIPAL BALANCE AND THE PAYOFF AS OF THE DATE SHOWN. FOR A DIFFERENT PAYOFF DATE, PLEASE CALL US FOR AN UPDATED PAYOFF BALANCE.

PAYMENT SHOULD BE MADE BY THE NEXT PAYMENT DUE DATE IN ORDER TO AVOID ASSESSMENT OF LATE FEES. A LATE FEE OF UP TO 6% OR \$15.00 WILL BE ASSESSED TO EACH LOAN 15 DAYS AFTER THE DUE DATE REFLECTED ABOVE, IF PAYMENT IS NOT RECEIVED. YOU WILL BE ASSESSED A \$25.00 FEE FOR ANY CHECK OR ELECTRONIC PAYMENT THAT IS RETURNED FROM YOUR BANK. UNLESS WE ARE NOTIFIED OTHERWISE, ALL PREPAID MONTHLY PAYMENTS WILL BE USED TO ADVANCE THE DUE DATE.

IF YOU ARE HAVING TROUBLE MAKING PAYMENTS, YOU MAY QUALIFY FOR DEFERMENT, FORBEARANCE LOAN CONSOLIDATION OR THE FOLLOWING REPAYMENT PLANS: STANDARD, INCOME SENSITIVE, INCOME-BASED, GRADUATED OR EXTENDED. CONTACT US TO MAKE CHANGES TO YOUR REPAYMENT PLAN. YOU HAVE THE OPTION TO CHANGE YOUR REPAYMENT PLAN. FOR MORE INFORMATION ABOUT THE REPAYMENT PLANS AVAILABLE, GO TO [HTTP://WWW.ED.GOV](http://WWW.ED.GOV).

FOR REPAYMENT OPTIONS, PAYMENT AND BILLING QUESTIONS:	
MAIL PAYMENTS TO:	MAIL CORRESPONDENCE TO: CALL OUR OFFICE:
BANK OF NORTH DAKOTA	BANK OF NORTH DAKOTA LOCAL:701.328.5660
STUDENT LOAN SERVICES	STUDENT LOAN SERVICES TOLL FREE:800.472.2166 EXT.328.5660
PO BOX 5536	PO BOX 5509 TTY:800.366.6888
BISMARCK ND 58506-5536	BISMARCK ND 58506-5509 FAX:701.328.5629

PLEASE RETURN BOTTOM PORTION WITH PAYMENT (OVER)

**BANK OF NORTH DAKOTA
STUDENT LOAN SERVICES**
800.472.2166 701.328.5660

PLEASE PROVIDE NEW HOME AND WORK TELEPHONE NUMBERS WHEN MAKING AN ADDRESS CHANGE.
HOME #: _____
WORK #: _____
DATE DUE: 11/17/17

TOTAL AMT DUE: 254.46

EXTRA PRINCIPAL: LOAN# _____ AMOUNT _____
TOTAL AMT REMITTED: _____

**BANK OF NORTH DAKOTA
PO BOX 5536
BISMARCK ND 58506-5536**

Account Summary (continued)

NOTICE OF ARC ENTRIES

WHEN YOU PROVIDE A CHECK AS PAYMENT, YOU AUTHORIZE US EITHER TO USE INFORMATION FROM YOUR ACCOUNT OR TO DEBIT YOUR ACCOUNT AND TRANSFER FROM YOUR ACCOUNT.

DL 0001 (DL) means that the loan is a **DEAL Student Loan**, the state-sponsored student loan.



LOAN NUMBER	BALANCE	BALANCE	RATE	PAID	TOTAL INTEREST PAID	TOTAL FEES PAID	TOTAL PAID
DL 0001	6,000.00	4,267.10	2.820	2,102.59	393.73	6.88	2,503.20
DL 0002	6,000.00	4,321.63	2.820	2,161.79	400.02	7.12	2,568.93
DL 0003	3,000.00	1,502.56	2.820	1,604.25	141.99	7.01	1,753.25
ND 0001	5,500.00	5,205.14	6.800	2,023.43	1,536.85	9.89	3,570.17

ND 0001 (ND) means that the loan is a **Federal Student Loan**.



GRAND TOTAL PAID 10,395.55

LOAN NUMBER	PRIOR MONTH INT PAID	PRIOR MONTH LATE FEE	PRIOR MONTH NSF FEE	CURRENT AMOUNT DUE	TOTAL DUE BY 11/17/17	LATE FEE AMT AFTER 12/02/17	TOTAL DUE AFTER 12/02/17
DL 0001	20.46	0.00	0.00	59.84	59.84	3.59	63.43
DL 0002	20.72	0.00	0.00	61.00	61.00	3.66	64.66
DL 0003	7.41	0.00	0.00	50.11	50.11	3.01	53.12
ND 0001	61.03	0.00	0.00	83.51	83.51	5.00	88.51

Monthly payment amount for your loan types.

