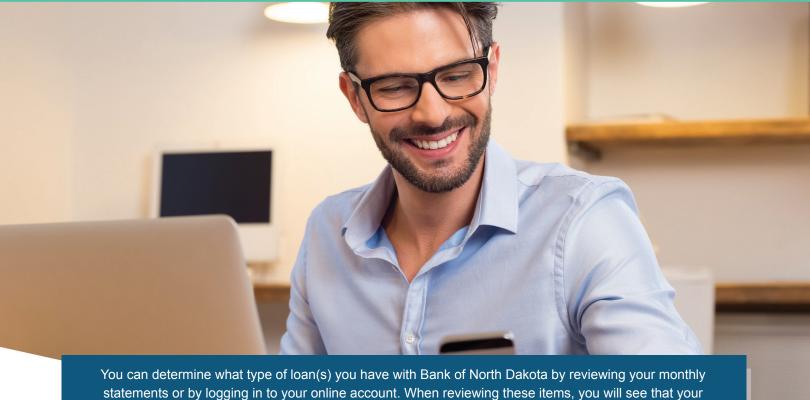


WHAT TYPE OF LOAN DO YOU HAVE?



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



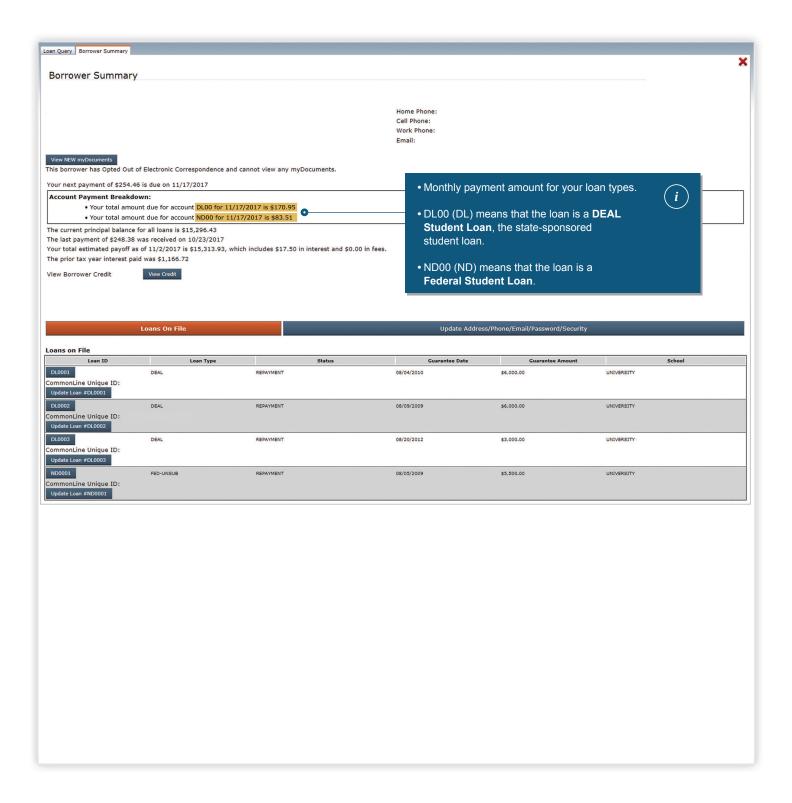


Monthly Account Summary (Paper or Digital Statement)





Online Account Access





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

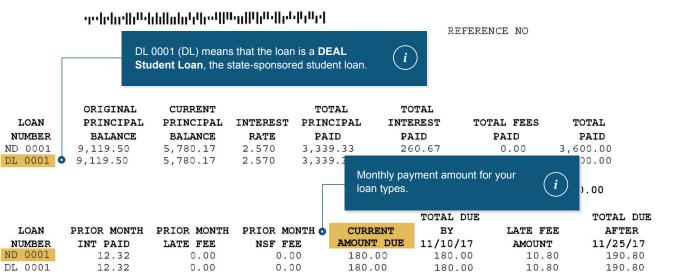
Privacy Notice Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at www.bnd.nd.gov/privacy-policy or we will mail you a free copy upon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



OCTOBER 23, 2017

ND 0001 (ND) means that the loan is a

Federal Student Loan.



MENT DUE DATE IN ORDER TO AVOID ASSESSMENT OF LATE FEED OF OF TO ONE R \$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.

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

BND 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.



լաննութելացիիի ինկերի ընդակայից իլի հինկաի ի

Scroll to the next page for loan details



CI	JRRENT PAYMENT INFORMATION	•	PAYOFF INFORMATION:	
N	EXT DUE DATE ON LOANS(S):	11/17/17	PRINCIPAL BALANCE:	15,296.43
CI	JRRENT PAYMENT DUE:	254.46	+ INTEREST:	43.73
+	PAST DUE PAYMENT:	0.00	+ LATE FEES:	0.00
+	LATE FEES:	0.00	+ NSF FEES:	0.00
+	NSF FEES:	0.00	= PAYOFF BALANCE:	15,340.16
=	TOTAL AMOUNT DUE:	254.46	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.

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

PAYMENT AND BILLING QUESTIONS:
CALL OUR OFFICE:
BANK OF NORTH DAKOTA LOCAL:701.328.5660
TOLL FREE:800.472.2166 EXT.328.5660
TTY:800.366.6888
BISMARCK ND 58506-5509
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)

