



## Welcome to Discover® Student Loans

Dear <<Borrower>>,

We are delighted to welcome you as a customer!

As you may know, several months ago we purchased The Student Loan Corporation from Citibank and have now started to transition the servicing of your account to Discover Student Loans.

Discover is a leading provider of student loans, and we take pride in delivering outstanding customer service. We've strived to ensure you have an excellent experience through this transition. After {BRAND DATE}, here's what you can expect:

### Seamless Transition of Your Online Account

You will continue to have access to everything you need to manage your online account at **studentloan.com** using your current User ID and Password. If you don't have an online account, you can easily set one up on **studentloan.com** to take advantage of features such as convenient online payments, paperless statements and secure messaging.

### Same Loan Terms and Conditions

Your interest rate, method of interest calculation, borrower benefits and payment due date will all remain the same. To simplify the transition and make things convenient for you, all of your current payment methods remain in place, and you should continue making payments as you do now. For example, you can continue to send check payments to the same address:

The Student Loan Corporation  
PO Box 688965  
Des Moines, IA 50368-8965

### New Look and Feel

Your online account, statements and other communications will reflect the Discover look and feel. We've improved these documents to make them easier to read and understand. While we are completing the transition, please respond to any communications you receive from Citibank or Discover.

### Expanded Hours for Customer Service

We're ready to assist you, and we've expanded our Customer Service hours for your convenience. If you have any questions, you can reach our knowledgeable, US-based Student Loan Specialists at **1-800-550-0904** from 8:00 a.m. to midnight ET, 7 days a week.

### Tips to Save Time and Money

Finally, you can save time and money by enrolling to make automatic payments from your checking or savings account each month. It's easy, and once you're enrolled we will lower your interest rate by 0.25%. To take advantage of this great benefit, just complete the Automatic Payment Application available in your online account at **studentloan.com**, or call us at **1-800-550-0904** and we'll mail the form to you.

If you're already enrolled in Citibank's automatic payment program for your private student loan account, your scheduled payment will continue to be made automatically from your bank account each month and you will continue to receive your interest rate benefit.

As a leader in private student loans, we are committed to serving your present and future needs. Again, we are delighted to welcome you as a customer!

Sincerely,

Ryan J. Ray  
Director of Operations



## Welcome to Discover® Student Loans

Dear <<Cosigner>>,

We are delighted to welcome you as a customer!

As you may know, several months ago we purchased The Student Loan Corporation from Citibank and have now started to transition the servicing of your account with <<Borrower Full Name>> to Discover Student Loans.

Discover is a leading provider of student loans, and we take pride in delivering outstanding customer service. We've strived to ensure you have an excellent experience through this transition. After {BRAND DATE}, here's what you can expect:

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As a leader in private student loans, we are committed to serving your present and future needs. Again, we are delighted to welcome you as a customer!

Sincerely,

Ryan J. Ray  
Director of Operations