



Participating Lenders

Lender Name	Lender Code	Serviced By	ECMC Disbursements Available	ECMC PLUS Pre-approval Available	ECMC E-Signature Available
Academic Finance Corporation	833864	ACS	Yes	Yes	Yes
Academic Financial Services	834179	ACS	No	No	No
Access Group, Inc.	808851	KHESLC	No	No	No
Affinity Direct	834231	Sallie Mae	No	No	No
ALL Student Loan (CA borrowers or schools only)	832919	Sallie Mae, ACS, ALL Student Loan Servicing Corp.	No	No	No
	833752	Sallie Mae, ACS, ALL Student Loan Servicing Corp.	No	No	No
AMS Educational Loan Trust	833067	Sallie Mae	Yes ⁴	Yes	Yes
	833079	Nelnet	Yes ⁴	Yes	Yes
	833471	ACS	Yes ⁴	Yes	Yes
AMSA Advantage Loan Program	833874	Nelnet	No	No	No
Ardent Financial, LLC	834368	ACS	Yes	Yes	Yes
Arlington Schools Federal Credit Union	828209	N/A	No	No	No
ASAP/Union	830868	Nelnet	No	No	No
Bank of America	805243	Sallie Mae	Yes ²	Yes	Yes
	824421	ACS	Yes ²	Yes	Yes
	831495	ACS	Yes ²	Yes	Yes
Bank of Northumberland	811098	Sallie Mae	No	No	No
Banker's Fidelity Life Insurance Company	827057	Sallie Mae	No	No	No
Boone County National Bank	806773	MOHELA	No	No	No
Chartway Federal Credit Union	827967	N/A	No	No	No
Chase – JPMorgan Chase Bank	803000	Chase (CFS-SunTech)	Yes ^{2,4}	Yes	Yes
	807807	Sallie Mae	Yes ^{2,4}	Yes	Yes
	811925	Sallie Mae	Yes ^{2,4}	Yes	Yes
	818093	Sallie Mae	Yes ^{2,4}	Yes	Yes
	818590	Edfinancial Services	Yes ^{2,4}	Yes	Yes
	824206	Sallie Mae	Yes ^{2,4}	Yes	Yes
	826884	Edfinancial Services	Yes ^{2,4}	Yes	Yes
Chela Education Funding	833953	Nelnet	Yes ⁴	Yes	Yes
Citibank	826878	N/A	Yes ⁴	Yes	Yes
	830548	N/A	Yes ⁴	Yes	Yes
Citizens Bank & Trust Company ¹	811118	N/A	No	No	No
Commonwealth One Federal Credit Union	824264	ACS	Yes	Yes	Yes
Consolidated Bank & Trust Company ¹	824220	N/A	No	No	No
County of Henrico Federal Credit Union	831605	N/A	No	No	No
Discover Financial Services	831312	Great Lakes	No	No	No

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Dupont Fibers Federal Credit Union (Richmond)	829426	N/A	No	No	No
Edamerica (edsouth)	831453	Edfinancial Services	Yes ^{2,4}	Yes	Yes
EFSI	833617	AES	No	No	No
Fifth Third Bank	803408	N/A	Yes	No	Yes
First Horizon Bank	810643	Edfinancial Services	Yes ^{2,4}	Yes	Yes
First State Bank	811223	N/A	No	No	No
First Tennessee Bank	810563	Edfinancial Services	Yes	Yes	Yes
Graduate Leverage	834172	SAF	Yes	Yes	Yes
Harbor Bank	833328	N/A	No	No	No
Independence Federal Savings Bank	831036	Sallie Mae	Yes ²	Yes	Yes
Key Bank, NA	808959	AES/ PHEAA	No	No	No
	811025	GLHEC	No	No	No
	813760	Student Loan Servicing	No	No	No
MEDinvest	834137	N/A	Yes	Yes	Yes
MEDPreferred LLC	834058	ACS	Yes ⁴	Yes	Yes
National Education	834378	National Servicing	Yes	Yes	Yes
Nellie Mae	829076	Sallie Mae	Yes	Yes	Yes
Nelnet Academic Loan	824573	Nelnet	No	No	No
	833205	Nelnet	Yes	Yes	Yes
	833669	Nelnet	Yes ⁴	Yes	Yes
Nelnet College Loan	829489	Nelnet	Yes ⁴	Yes	Yes
Nelnet Student Loan	833895	Nelnet	No	No	No
NextStudent	834051	ACS	Yes ²	Yes	No
Omnis Student Loans	834376	Sallie Mae	Yes	Yes	Yes
PNC Education Center	809402	Indiana Secondary Market	Yes ⁴	Yes	Yes
	809921	ACS	Yes ⁴	Yes	Yes
Regions Bank	810612	Sallie Mae	Yes ⁴	Yes	No
Roanoke Postal Employees FCU	829210	N/A	No	No	No
Salem VAMC Federal Credit Union	820758	N/A	No	No	No
Sallie Mae	802218	Sallie Mae	Yes	Yes	Yes
Southwest Student Services	830630	Sallie Mae	No	No	No
Studentloans.com	833962	AES	Yes	Yes	Yes
Student Funding Group	834312	Sallie Mae	Yes	Yes	Yes
Student Loan Finance Association/WA-OR-ID First	829691	ACS	No	No	No
	833789	Sallie Mae	Yes	Yes	Yes
Student Loan Fund of Idaho Marketing Association	827116	Student Loan Fund of Idaho Marketing Association	No	No	No
SunTrust Education Loans	810691	SunTrust	Yes ^{2,4}	Yes ³	Yes
	811304	AES	Yes ^{2,4}	Yes	Yes
SunTrust Education Loans	811353	Nelnet	Yes ^{2,4}	Yes	Yes
	819873	ACS	Yes ^{2,4}	Yes	Yes
	820564	Sallie Mae	Yes ^{2,4}	Yes	Yes

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	824135	Nelnet	Yes ^{2,4}	Yes ³	Yes
T.H.E. Loan Program	833529	GLHEC	No	No	No
US Bank	811930	Edfinancial	Yes	Yes	Yes
	815678	Student Loan Finance Corp	Yes	Yes	Yes
U T Federal Credit Union	834258	Xpress Loan	No	No	No
Wachovia	830005	N/A	Yes ^{2,4}	Yes	Yes
Wells Fargo EFS	807176	N/A	Yes	Yes	No

¹ This lender does not make Federal PLUS loans.

² ECMC disbursements must be approved on a school-by-school basis by this lender.

³ This lender does not participate in ECMC's auto credit process where credit decisions are provided instantaneously.

⁴ ECMC can disburse for this lender through the National Disbursement Network (NDN).