



Terms And Conditions

PAYMENT PLAN AGREEMENT

Please review the terms and conditions below and scroll to the bottom to accept.

AUTHORIZATION: Nelnet Campus Commerce, Inc (Nelnet) has contracted with Northwestern University to act as its agent for the collection of tuition and/or fees. As the Agreement Plan Owner who has submitted this agreement, you accept and agree to be bound by the agreement terms and conditions until the total amount owed is paid in full. Additionally, you authorize Nelnet to process payments and fees from the account provided or any subsequent account provided. Your authorization will terminate when the total balance due has been paid (including fees, unless waived).

NON-ELECTRONIC COPIES: You have the right to receive a paper copy of the record for which you provided an electronic signature. If you wish to receive a paper copy of the record, please send an email to your school administrator or call your school administrator. There are no fees for a copy of the requested record.

DOWN PAYMENTS: If Northwestern University elects to offer a down payment option and you elect to make a down payment, the down payment will be processed by Nelnet immediately according to the payment method you have selected. Should your down payment fail, the agreement will be terminated and you will be notified that additional details are available online.

ENROLLMENT FEE: The nonrefundable enrollment fee will be

deducted from the account provided immediately. Should your enrollment fee fail, Nelnet will notify you that your agreement has been terminated and additional details are available online. The nonrefundable enrollment fee is based upon the number of payments selected for each Nelnet agreement period. A portion of the nonrefundable enrollment fee may be remitted to your institution. Fees are subject to change in future academic terms.

RETURNED PAYMENT FEE: If a payment is returned, you will be notified and a Returned Payment Fee will be automatically processed from the account provided. If the fee is returned, it may be reattempted up to two more times. Fees are subject to change

PAYMENT DATE: Your scheduled payment will be processed on or after the date specified in the Agreement Details. If your payment date falls on a weekend the payment will be attempted on the next business day. Your financial institution determines the time and day the payment is debited to the account. A complete schedule of payments will be provided in your Agreement Details.

CUSTODIAL ACCOUNT: Nelnet does not guarantee any payments it does not collect from you. Depending upon the policy of your Institution, payments returned by your financial institution may be automatically reattempted. Refunds of any money paid to Nelnet, except for any applicable Nelnet fees, will be handled by your Institution according to its refund policy.

CHANGES TO AGREEMENTS: A. You may make changes to your financial account(s), demographic information you provided in this agreement by using the authorized payer and/or student portal. You may also make limited changes to your agreement balance and status based on the options Northwestern University has selected. The timely application of changes depends on when they are received by Nelnet; Nelnet may refuse to apply changes prior to the next scheduled payment date if Nelnet determines, for whatever reason, that it does not have sufficient time to act on them. In the

event that you authorize additional services from the Institution, or in the event that additional fees are assessed by the Institution in accordance with its policies, you understand that the total balance due and/or payment amount will change. You agree that your authorization of any such change shall constitute your authorization to change the payment amount, and/or to continue payments until the total balance due is paid in full. If you, as the Plan Owner, are not the student, you authorize the student to make changes to his or her schedule or activities and agree to be bound by any such changes. You do not require Nelnet or the Institution to send advance notice of any adjustments resulting from any such changed authorization, which includes any reduction in the balance due and/or payment as a result of financial aid, or any other similar cause. However, notification of any such changed authorization is to be provided to you through the authorized payer and student portal. B. If there will be any change in the preauthorized payment amount other than a change made by you, as described above, you will receive notice of such changed payment amount at least ten (10) days in advance of the next scheduled payment or sent notification for action on your part. C. You may revoke your authorization by sending Nelnet a signed, written notification or an e-mail; upon receipt, Nelnet will immediately terminate your agreement. However, terminating your agreement with Nelnet in no way affects your obligation to pay the Institution, and you will be charged another nonrefundable enrollment fee if you need to begin a new agreement.

CONFIRMATION: Any and all inconsistencies in the information provided will be resolved in the confirmation notification sent to you from Nelnet. Changes made by the Institution that are received by Nelnet before the notification is sent may also be included. In either event, the confirmation notification shall be controlling.

DISCOVERY OF SUSPECTED ERRORS: If you discover what you believe to be an error made by Nelnet, you must report the suspected error to Nelnet immediately. Nelnet must hear from you no later than sixty (60) days after the suspected error occurred. This obligates you

to timely review of your bank statements and a timely response to company letters, e-mails, or phone calls. It is your responsibility to report suspected errors as soon as possible.

GOVERNING LAW: You acknowledge that the origination of ACH transactions to your account must comply with the provisions of U.S. law. This agreement shall be governed by the laws of the State of Nebraska. The District Court of Lancaster County, Nebraska, shall be the sole venue for filing any action. This agreement should in no way be construed to be a lender-borrower agreement between Nelnet and the Institution or Nelnet and you.

PRIVACY AND SECURITY: Data collected and stored by Nelnet pursuant to this Agreement is governed by the Institution's privacy policy in addition to the Nelnet privacy policy. Access to the data shall be restricted to authorized associates of Nelnet or its affiliates and shall be used for the purposes of providing, marketing, and improving services to you or the Institution. Nelnet maintains physical, procedural, and electronic safeguards to protect data from being accessed by unauthorized third parties. You agree and acknowledge, in accordance with the Nelnet privacy policy that Nelnet or its affiliates may market services to You. You will have the opportunity to tell us you do not want to receive future messages with each message you receive.

Notice to Covered Members under the Military Lending Act (10 U.S.C. Section 987 (i)(1): Federal law provides important protections to members of the Armed Forces and their dependents relating to this agreement. In general, the cost of a payment plan to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to your account: The costs associated with payment plan insurance premiums; fees for ancillary products sold in connection with the payment plan; any application fee charged (other than certain

application fees for specified payment plans or accounts); and any participation fee charged.

SUMMARY OF AGREEMENT PROVISIONS

Number of Reattempts: 2

This is the number of times a payment may be rescheduled if a payment fails.

Returned Payment Fee: \$30.00

This is the fee that will be assessed to your account if a payment fails.

Enrollment Fee: \$0.00

This is the fee that you will be charged upon enrollment into a payment plan agreement.

Down Payment: \$0.00

This is the amount that you will pay today to secure your payment plan.

Late Payment Fee: \$0.00

This is the fee that you will be charged by your institution for a late payment.