WHY WE ARE CONTACTING YOU
To provide you with a deferment/forbearance application for your Citizens Bank loan(s) serviced by AES.

WHAT ACTIONS YOU NEED TO TAKE
If you would like to apply for either the deferment or forbearance, complete the application in its entirety and include the required documentation as detailed on the application.

ADDITIONAL INFORMATION YOU MAY FIND HELPFUL
• Returned applications are typically processed within 10 business days of receipt. You will receive a letter indicating whether your request has been approved or denied.

• It is important to continue to make payments until your request has been approved. If your loan(s) is or becomes delinquent, collection activities will continue until the request has been approved.

• If you are currently using our Electronic Funds Transfer Service, Direct Debit, payments will continue to extract until your request is approved. Please note that at any time you wish to suspend a monthly extraction, you will need to contact us at least 3 business days prior to your due date.

• If you use a deferment or forbearance, your eligibility may be delayed for, or you may be disqualified for any incentive programs that your lenders may offer, such as cosigner release, interest rate reductions and rebates. If you have any questions regarding your eligibility and how this may impact your account, please contact us at 800-233-0557.

Short on time? View your payment history, pay online, check your balance, and more, at aesSuccess.org/accountaccess. Account Access is the quickest and easiest way to manage your student loan account -- so you’ll have more time to focus on the other priorities in your life.
CITIZENS BANK ALTERNATIVE LOAN
REQUEST FOR DEFERMENT AND FORBEARANCE

PLEASE COMPLETE ALL FIELDS BELOW. YOUR REQUEST MAY BE DENIED IF THE FORM IS NOT COMPLETED CORRECTLY.

ACCOUNT NUMBER / / 

BORROWER NAME 

ADDRESS CITY STATE ZIP 

TELEPHONE NUMBER: ( ) - ALTERNATE TELEPHONE NUMBER: ( ) - 

WORK TELEPHONE NUMBER: ( ) - EMAIL ADDRESS 

I consent to the lender and any other owner, holder, servicer, guarantor or insurer of my account to contact me about my account via autodialer or similar device and/or using a prerecorded or artificial voice or message for any lawful purpose utilizing any cellular telephone number(s) I provide, even if I am charged for the call under my phone plan. Providing my mobile or alternative telephone number(s) and electronic mail address(es) to the lender is voluntary and I am under no obligation to do so. If I do not elect to provide a mobile or alternative telephone number, or electronic mail address, it will not affect the consideration or disposition of my deferment request.

□ SCHOOL DEFERMENT/SCHOOL FORBEARANCE: ____ FULL TIME ____ HALF TIME 
□ INTERNSHIP/RESIDENCY 
- If you have graduated, please provide documentation (i.e. such as a diploma or school letter). 
□ GRADUATE FELLOWSHIP 

I meet the qualifications as stated in the cover letter for the deferment/forbearance type checked above and request my lender/servicer to defer repayment of my educational loan(s). If my loan program allows, accrued and unpaid interest may be capitalized, added to the principal balance, in accordance with the terms of my original promissory note. I understand that, should my situation under which I applied for the deferment/forbearance change, I must notify my lender/servicer immediately.

BORROWER SIGNATURE DATE 

RETURN COMPLETED FORM TO: American Education Services * P.O. Box 2461 * Harrisburg, PA 17105-2461