



## Notice of Privacy Policy

Education Finance Partners, Inc. is dedicated to meeting the needs of our customers. We believe that the privacy of your personal information is very important and can not be compromised. With this guiding principle in mind, we have established standards to ensure that the personal information of our customers and former customers is secure and confidential.

This Notice of Privacy Policy explains how we collect, use and secure the personal information of our customers and former customers and the limited circumstances in which we will share such information with others.

### Collecting Personal Information

Education Finance Partners collects personal information about you, such as:

- Information we receive from you in loan applications and supporting documentation, such as name, address, social security number, assets, employment and income.
- Information we receive about your experiences with us and with other service providers, such as your payment history and credit amount.
- Information we receive from credit bureaus, such as your creditworthiness and credit history.

The personal information that Education Finance Partners collects is referred to in this Notice as "Personal Information." We maintain physical, electronic and procedural safeguards to protect this Personal Information. We restrict access to this Personal Information to only those employees and agents who need to know it in order to provide our services to you.

### Sharing Personal Information

We only share your Personal Information with unaffiliated third parties as permitted by law. For example, we may share some or all of your Personal Information with:

- Companies that service loans or collect payments on loans and/or provide loan servicing computer support.
- Professional service providers such as lawyers, accountants, and financial advisors.
- Schools and their agents, in order to administer your loan with us.
- Credit bureaus; note that we may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

If we share Personal Information with third parties, we require them to keep the information confidential and to use it only for the purpose for which it was shared, or otherwise as permitted by law.

### Information We Collect Via Our Website

In addition to collecting Personal Information online, Education Finance Partners may use cookies and other anonymous identifiers, and may create anonymous profiles based on website activity. We will not associate any data gathered from our website with any personally identifying information from any source. We may keep information from online tools and calculators or online applications and forms.

### Changing Information

Customers can change the information they have provided Education Finance Partners by calling 1.866.318.8507.

### Opting Out of Promotional Offers from Education Finance Partners

If you prefer not to receive promotional offers from Education Finance Partners, you may opt out by sending an email to:

[info@educationfinancepartners.com](mailto:info@educationfinancepartners.com)

or mailing a request to:

Education Finance Partners  
Attn: Client Services  
PO BOX 85400  
Austin, TX 78708-5400

However, you may still be contacted by our account representative(s) for account related notifications, service and/or support activities.

### Changes to this Policy

Education Finance Partners reserves the right to change its privacy policy at any time. In the event we change our privacy policy regarding disclosure of Personal Information, we will not engage in such disclosure without first providing you with an opportunity to opt out.

This Notice describes our Privacy Policy effective as of July 1, 2007.