

## FACTS

## WHAT DOES DO WITH YOUR PERSONAL INFORMATION ?

### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and checking /credit card account information
- Account transactions and account balances
- Credit history and payment history

### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons your school chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do we share?	Can you limit this sharing?
<b>For our everyday business purposes—</b>  such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or may report to credit bureaus	Yes	No
<b>For our marketing purposes—</b>  to offer our products and services to you	No	No
<b>For joint marketing with other financial companies</b>	No	No
<b>For our affiliates' everyday business purposes—</b>  information about your creditworthiness	No	No

<b>For nonaffiliates to market to you</b>	No	No
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<b>Questions?</b>	Contact: Phone: Email:
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Who we are	
<b>Who is providing this notice?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

What we do	
<b>How do we protect your personal information? To</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How do we collect your personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• apply for a loan or give us your contact information</li> <li>• pay us by check, credit or debit card or provide employment information</li> <li>• provide information in order to qualify for a deferment, forbearance, or alternative repayment schedule</li> </ul>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.

	<ul style="list-style-type: none"> <li>• none.</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• none</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• none</li> </ul>

#### Other important information

Your Servicer:  
Launch Servicing  
Phone and Hours  
(877) 354-2629  
Monday through Friday 8AM - 5PM Central Time

Payments Address  
Launch Servicing  
P.O. BOX 91910  
Sioux Falls, SD 57109-1910

Mailing Address  
Launch Servicing  
2300 E 54th Street North  
Sioux Falls, SD 57104

This notice is being made on behalf of Education Loan Source for