



JUNE 10, 2016

#BWNFKXN  
#B205 9205 4306 10L8#  
CURTIS WYANT  
37 WAREHAM ST  
# 1  
MEDFORD MA 02155-6221

ACCT NUMBER: 2856861252

**SoFi Privacy Policy Cover Letter**

In accordance with the Gramm-Leach Bliley Privacy Act (GLBA), we would like to take this opportunity to provide you with your Lender's Privacy Notice. In 1999, Congress enacted the Gramm-Leach-Bliley Act (Public Law 106-102). This Act requires that lenders provide certain information to their customers regarding the collection and use of nonpublic personal information.

Because you have a loan held by SoFi Lending Corp, we are sending you this notice. Each year we will provide you a notice of privacy practices as long as you have an active account with us. Please keep this for your records.

As a SoFi customer, we will continue to safeguard your privacy and the confidentiality of the information. For questions or additional information, we can be reached at 877.292.7470.

Sincerely,

Jamie Brown SoFi Relationship Manager MOHELA

Enclosure

TXXK8:MS06BS0PRP  
2856861252

MR

30075161610036889

# What does SoFi do with your Personal Information?

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"><li>• Social Security number and employment information</li><li>• Credit scores and income</li><li>• Payment history and credit history</li></ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 SoFi chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SoFi 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 report to credit bureaus	Yes	No
<b>For our marketing purposes</b> — to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes</b> — information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We don't share

<b>To limit our sharing</b>	<p>Once your <a href="#">sofi.com</a> account has been created:</p> <ul style="list-style-type: none"><li>• Log in and click 'Your Name' &gt; 'My Preferences' to update your Optional Information Sharing preferences.</li><li>• Call <b>855-456-7634</b> - our menu will prompt you through your choice(s).</li></ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we may continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing and to restrict telemarketing and direct mail.</p>
<b>Questions?</b>	<ul style="list-style-type: none"><li>• Call <b>855-456-7634</b> OR go to <a href="#">www.sofi.com</a></li></ul>

## Who We Are

<b>Who is providing this notice?</b>	You are receiving this notice from SoFi, also known as SoFi Lending Corp.
--------------------------------------	---

## What We Do

<b>How does SoFi protect my personal information?</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 does SoFi collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"><li>• provide account information or give us your contact information</li><li>• provide employment information or apply for a loan</li><li>• use your credit or debit card</li></ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<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>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

## Definitions

<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"><li>• Our affiliates include companies with a SoFi name, and financial companies such as SoFi Lending Corp.</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>• SoFi does not share with nonaffiliates so they can market to you</li></ul>

<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"><li>• Our joint marketing partners include insurance companies and other financial companies.</li></ul>
------------------------	--

**Other Important Information**

**For Vermont Residents:** We will not share information we collect about you with nonaffiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account. In addition, we will not share information about your creditworthiness with our affiliates except with your authorization.

**For California Residents:** California state law gives you additional rights to limit information sharing, even if such sharing is otherwise permitted under federal law. SoFi allows you to further limit our information sharing under joint marketing agreements that we may have with outside companies. If you are a California resident, you have additional [privacy choices](#) available under California law.

**For Nevada Residents:** Notice provided pursuant to state law. For more on this Nevada law, contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 1-702-486-3132; e-mail: [bcpinfo@ag.state.nv.us](mailto:bcpinfo@ag.state.nv.us).

**Telephone Communications:** All telephone communications with us or our authorized agent may be monitored or recorded.

**Important Information about Credit Reporting**  
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.

SoFi  
One Letterman Drive  
Building A, Suite 4700  
San Francisco, CA 94129  
**855-456-7634**

Privacy Notice  
Rev. 03/21/2016