

FACTS

WHAT DOES EDUCATIONAL CREDIT MANAGEMENT CORPORATION 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 Educational Credit Management Corporation (ECMC) collects and shares depends on the product or service you have with us. This information can include:

- Social Security number, full name and date of birth
- Loan, account and payment history
- Income and employment information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

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

Reasons we can share your personal information	Does ECMC share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes— to offer our products and services to you	NO	We don't share
For joint marketing with other financial companies	NO	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	YES, only as required by law	NO
For our affiliates' everyday business purposes— information about your creditworthiness	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

Questions?

Contact ECMC's Customer Service department at 866-722-3833 or go to www.ecmc.org/ContactUs.

Who we are

Who is providing this notice?

Educational Credit Management Corporation (ECMC)

What we do

How does ECMC protect my personal information?

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.

We maintain physical, electronic, procedural and administrative security measures to protect your information. We restrict access to nonpublic personal information about you to those who need it to provide service to you—our employees, contractors and agents.

How does ECMC collect my personal information?

We collect nonpublic personal information about you from the following sources:

- Communications, correspondence and other forms
- Lender(s) or servicer(s) loan applications, promissory notes, correspondence and other forms
- Transactions with us or others (e.g., third-party debt collection agencies) with respect to your ECMC-guaranteed federal student loan(s)
- School(s) you attend or formerly attended, or to which you have applied for admission
- National consumer reporting agencies (aka credit bureaus)

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- ECMC's affiliates are ECMC Group, Inc.; ECMC Holdings, Inc.; ECMC Shared Services Company, LLC; Premiere Credit of North America, LLC; ECMC Foundation and Zenith Education Group, Inc.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- ECMC does not share with nonaffiliates.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- ECMC does not jointly market.

Other important information

You do not need to call or do anything as a result of this notice. It is meant to inform you of how ECMC collects and safeguards your nonpublic personal financial information. This notice is not an attempt to collect a debt.