# WHAT DOES HIGHER EDUCATION SERVICING CORPORATION (HESC) 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 account balances
- Payment history and transaction history
- Enrollment history and credit history

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

## Reasons we can share your personal information

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does HESC share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes — to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes — information about your transactions and experiences</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes — information about your creditworthiness</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>No</td>
<td>We don’t share</td>
</tr>
</tbody>
</table>

## Questions?
Call 1-800-366-4372 or go to www.hescloans.com
<table>
<thead>
<tr>
<th><strong>Who we are</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Who is providing this notice?</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>What we do</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>How does HESC protect my personal information?</strong></td>
</tr>
</tbody>
</table>
| **How does HESC collect my personal information?** | We collect your personal information, for example, when you  
- Apply for a loan or give us your income information  
- Make payment or provide employment information  
- Give us your contact information  
We also collect your personal information from others, such as credit bureaus, affiliates, school of attendance or other companies. |
| **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. |

<table>
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<th><strong>Definitions</strong></th>
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| **Affiliates** | Companies related by common ownership or control. They can be financial and nonfinancial companies.  
- Our affiliate North Texas Higher Education Authority, Inc., a sister corporation to HESC, is a student loan secondary market. |
| **Nonaffiliates** | Companies not related by common ownership or control. They can be financial and nonfinancial companies.  
- HESC does not share with nonaffiliates so they can market to you. |
| **Joint marketing** | A formal agreement between nonaffiliated financial companies that together market financial products or services to you.  
- HESC does not jointly market. |

| **Other important information** |
## WHAT DOES NORTH TEXAS HIGHER EDUCATION AUTHORITY, INC. (NTHEA) 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 account balances
- Payment history and transaction history
- Enrollment history and credit history

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 customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons NTHEA chooses to share; and whether you can limit this sharing.

<table>
<thead>
<tr>
<th>Reasons we can share your personal information</th>
<th>Does NTHEA share?</th>
<th>Can you limit this sharing?</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our marketing purposes — to offer our products and services to you</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For joint marketing with other financial companies</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes — information about your transactions and experiences</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>For our affiliates’ everyday business purposes — information about your creditworthiness</td>
<td>No</td>
<td>We don’t share</td>
</tr>
<tr>
<td>For nonaffiliates to market to you</td>
<td>No</td>
<td>We don’t share</td>
</tr>
</tbody>
</table>

### Questions?
Call 1-800-366-4372 or go to www.nthea.com
### Who we are

**Who is providing this notice?**
North Texas Higher Education Authority, Inc. (NTHEA)

### What we do

**How does NTHEA 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.

**How does NTHEA collect my personal information?**
We collect your personal information, for example, when you
- Apply for a loan or give us your income information
- Make payment or provide employment information
- Give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates, school of attendance or other companies.

**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.
- Our affiliate Higher Education Servicing Corporation, a sister corporation to NTHEA, provides student loan services on the loans held by NTHEA.

**Nonaffiliates**
Companies not related by common ownership or control. They can be financial and nonfinancial companies.
- NTHEA does not share with nonaffiliates so they can market to you.

**Joint marketing**
A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
- NTHEA does not jointly market.