

FACTS

WHAT DOES GRANITE EDVANCE CORPORATION (“GRANITE EDVANCE”) 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 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
- Income
- Account Balances
- Payment History
- Credit History
- Credit Scores

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 their 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 Granite Edvance chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does GRANITE EDVANCE share?	Can you limit this sharing?
For 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	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates’ everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates’ everyday business purposes— information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

QUESTIONS?

Who we are

Who is providing this notice?	Granite Edvance Corporation is a student loan lender and educational non-profit.
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What we do

How does Granite Edvance protect my personal information?	<p>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.</p> <p>We restrict access to your information to our employees who need the information, our contractors and agents to provide service with the administering, servicing, and collection of your loan account.</p>
How does Granite Edvance collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan • Give us your contact information • Give us your income information • Provide employment information • Show your driver's license <p>We also collect your personal information from others, such as credit bureaus, affiliates, and other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • 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 <p>State law and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Granite Edvance has no affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include our contractors and agents, schools, and lenders.</i>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Granite Edvance doesn't jointly market.</i>

Other important information

Vermont: Under Vermont law, we will not share information we collect about Vermont residents, unless the law allows.