

FACTS

WHAT DOES GRADBRIDGE, INC. 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?	<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"> ■ Social Security number and income ■ credit scores and credit history ■ account balances and payment history <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 GradBridge chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does GradBridge 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	Yes	No
For joint marketing with other financial companies	Yes	No
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 nonaffiliates to market to you	No	We don't share

Questions?	Call 877-4275123 or go to www.gradbridge.com and email privacy@gradbridge.com
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Who we are

Who is providing this notice?

GradBridge, Inc.

What we do

How does GradBridge 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.

These measures include encryption, access controls, and secured servers.

How does GradBridge collect my personal information?

We collect your personal information, for example, when you

- Apply for a loan referral or complete a form
- Use our website or services
- Are referred to us by a partner institution

We also collect personal information from others, such as credit bureaus, referral sources, or service providers.

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.

- GradBridge has no affiliates.

Nonaffiliates

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

- GradBridge 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.

- GradBridge may jointly market with referral and lending partners.

Other important information

GradBridge may share your information with service providers, referral partners, sponsor banks, or your school to provide and manage financial services. We do not sell personal information. We retain your data only as long as necessary to fulfill business and legal purposes. California residents have additional rights; see our full Privacy Policy for more.

Contact us:

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