

FACT**WHAT DOES University Lending Group, LLC 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 income
- credit history and payment history
- account transactions and 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 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 University Lending Group, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does University Lending Group, LLC 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	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 non-affiliates to market to you	No	We don't share

Questions?

Call 586-783-7900 or go to www.university-lending.com/Contact_Us

Who we are

Who is providing this notice?

University Lending Group, LLC
42452 Hayes Road, Suite 1, Clinton Township, MI 48038

What we do

How does University Lending Group, LLC 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.

Furthermore, annual information security training is provided to all employees.

How does University Lending Group, LLC collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or pay your bills
- pay us by check or provide employment information
- give us your wage statements

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 non-affiliates 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.

- *University Lending Group, LLC does not share with our affiliates*

Non-affiliates

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

- *University Lending Group, LLC does not share with non-affiliates so they can market to you*

Joint marketing

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

- *University Lending Group, LLC doesn't jointly market*

Other important information

State law – You may have other privacy protections under state laws; we will comply with all applicable state laws with regard to our information sharing practices.

- California residents - In accordance with California law, we will not share information we collect about you with companies outside of our corporate family, except as permitted by law, including, for example, with your consent or to service your account. We will limit sharing among our companies to the extent required by California law.

- Nevada residents only - We are providing you this notice under state law. You may be placed on our internal Do Not Call List by following the directions in the To limit our sharing section. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 702-486-3132; email: aginfo@ag.nv.gov. For further information contact: University Lending Group, LLC 42452 Hayes Rd, Suite #1 Clinton Township, MI 48038; Phone number: 586-783-7900 or go to our website www.university-lending.com/Contact_Us.

- New Mexico, North Dakota and Vermont residents only – Per state law, we have automatically opted you out of the sharing of your information.