

# Online Privacy Statement

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This website is provided by Aspire Resources Inc., doing business as Aspire Servicing Center ("we," "us" or "our").

We understand that you are concerned about the privacy and security of your personal information. This Online Privacy Statement ("Privacy Statement") applies to the information we collect from you online when you visit a website provided by us. The amount, type and use of the information we receive depend on how you use this website. Your activities on this website may also be governed by one or more lender customer privacy statements that can be accessed from the Privacy link on the Aspire Servicing Center home page ([www.studentloan.org](http://www.studentloan.org)) and that describe how consumer information you may provide to us is collected, used, and retained. **By using this website, you accept the Privacy Statement.**

## Collection and Use of Information

### Personal Information

We collect personal information that you provide to us through electronic mail, electronic website forms and other electronic means. "Personal Information" means information that can specifically identify you, such as your name, phone number, address, email address, date of birth, account number, Social Security number, driver's license number or other identification document. If you are applying for employment, Personal Information may also include resumes, cover letters and other employment information.

We may use Personal Information to:

- Register you with this website and to create an online account;
- Provide you with products or services;
- Process your loan applications and administer loan accounts;
- Provide you with customer service, dispute resolution, or other troubleshooting;
- Provide you with service updates;
- Provide you with marketing and surveys;
- Provide you with information you requested regarding our products or services or other questions;
- Verify your identity and reduce credit risk;
- Detect and prevent fraud, violations of our legal agreements, and illegal activity;
- Comply with legal or regulatory requirements and other purposes;
- Make business decisions;
- Recover debt and collections; and
- Fulfill other technical, logistical, financial, tax, legal, compliance, administrative or back-office functions.

We may collect information about you from third parties when you apply for loans. This information may include credit checks from national consumer reporting agencies. This information is used by us for the purposes outlined in the Privacy Statement.

We may use Personal Information as a part of the recruitment and hiring process and to satisfy our legal obligations in relation to these processes. We may collect information about you from third parties when you

apply for employment. This information may include credit reports, background checks, and reference checks from national consumer reporting agencies, background check service providers, and your references. We use this information for the purposes outlined in the Privacy Statement.

## **Updating Your Personal Information**

Keeping your account information up-to-date is important. You may review or update certain account information by logging in to Account Access. If you encounter information that cannot be changed online or if you prefer to request changes offline, you may contact our office by calling or writing to us using the contact information listed on the Contact Us section of our website or by using the contact information listed on your billing statements or other documents we send to you.

## **Cookies, Web Beacons, and Logs**

We collect information related to your use of our websites using cookies, Web beacons and log information. We use the information gathered from cookies, Web beacons and logs to monitor website performance; improve website design, functionality and security; assemble Web analytics and activity trends; and to measure, improve and customize products and services. We may use cookies, Web beacons and other technologies from third-party service providers to satisfy these functions.

**Cookies** are small files containing strings of text stored on your computer. We use cookies to authenticate you as a user when you log in, to track your session, to deliver content specific to your preferences and interests, and to provide other functions.

We may use session cookies or persistent cookies. Session cookies are temporary and are deleted after you close your Web browser. Session cookies do not collect personally identifying information from your computer. Among other uses, session cookies allow us to deliver content specific to your interests and to improve website navigation. We use persistent cookies for customer protection, as part of our authentication technology. Persistent cookies assist in verifying the identity of a customer who is attempting to log in to an account.

**Web beacons** are objects embedded into Web pages that allow a website to count users and determine how long users view Web pages. We use Web beacons for site traffic reporting, unique visitor counts, auditing and reporting, personalization, and other functions.

**Log information** may include Web requests, domain name and host, Internet Protocol address, your Internet service provider, referring website, operating system, browser type, browser language, date and time of your request, and cookies that may uniquely identify your browser. We use this information to enhance the functionality of the website and to make your access more convenient, secure and efficient. We may also use this information to develop group profiles of our website visitors, to assist with systems administration, to resolve problems and to prevent fraud.

You may stop your browser from accepting cookies or Web beacons. The Help portion of your browser should explain how to configure your browser's cookie handling. Your browser may have add-ons that may help you block Web beacons. You may have limited functionality if you block cookies or Web beacons set by this website.

## **Disclosure and Sharing of Personal Information**

We disclose Personal Information to accomplish the uses, purposes and sharing outlined in the Privacy Statement.

We disclose Personal Information to our affiliated companies, individuals, and third parties that perform services and functions on its behalf under confidentiality agreements. These entities include, but are not limited to, financial institutions; auditors; background and credit check organizations; fraud prevention service providers; marketing service providers; database managers; customer service providers and representatives; debt collectors; and others who perform technical, logistical, financial, tax, legal, compliance or administrative functions on our behalf. They may perform functions including, but not limited to, providing products and services; analyzing data; supplying marketing assistance; providing search results and links; sending postal mail and email; providing background and credit checks; providing fraud checks; providing customer service; supplying marketing assistance; assisting in debt collections; and providing other financial, technical, logistical, tax, legal, compliance or administrative functions.

In addition, we may disclose Personal Information where:

- Required by law, by court rules concerning the production of records or by an order or requirement of a court, administrative agency, law enforcement authority or other government entity;
- We have reasonable grounds to believe that use or disclosure is necessary to protect the rights, privacy, property or safety of its users, employees or others;
- We have reasonable grounds to believe that the information relates to the breach of an agreement or violation of the law that has been, is being or is about to be committed;
- It is necessary for fraud protection, risk reduction or the establishment or collection of funds owed to us;
- It is necessary to enforce or to apply our legal agreements, to pursue remedies or to limit damages to us;
- The information is public;
- You have provided consent or with your direction; and
- Other reasons allow it or other laws require it.

We may share aggregate or statistical data with third parties for public relations or other purposes.

## **Opting Out of Future Product, Service, or Event Notifications**

We may contact you or send you information about new products or services or upcoming events. If you do not want to receive information about products, services or events, you may send an email to [privacy@studentloan.org](mailto:privacy@studentloan.org) or use the information in the Contact Information section below to contact us. If possible, please provide your exact name and address or email address as it appears on any mailings you have received from us. Your election not to receive information does not change our ability to send you information about your account with us.

## **Security**

We protect your Personal Information by maintaining administrative and technical safeguards. We train our employees in the proper handling of Personal Information. When we use other companies to provide services, we require them to protect the confidentiality of any Personal Information they may receive. We combine these technical safeguards with physical safeguards and employee policies to protect your information.

## **Children's Privacy**

We do not knowingly collect, maintain or use personal information from our websites about children under age 13. If you are under age 13, do not share Personal Information with us.

## **Linked Sites**

This website may display links to websites of other companies. If you link to a site that is not a website from us, the privacy policy of that site applies to you. We are not responsible for the way that site may collect, use, disclose or secure the personal information that you provide to them. Please read their privacy policy to learn how they use your personal information.

## **Changes to the Privacy Statement**

We may change the Privacy Statement on one or more occasions by posting a revised Privacy Statement on this website or a website replacing this website. Any changes to this Online Privacy Statement will become effective when posted unless indicated otherwise. You agree to check back frequently to review any revisions to the Privacy Statement.

## **Contact Information**

If you have questions about this Online Privacy Statement, please contact:

Privacy Department  
Aspire Servicing Center  
P.O. Box 659704  
West Des Moines, IA 50265-0970  
(800) 507-3814 or [privacy@studentloan.org](mailto:privacy@studentloan.org)