FACTS

WHAT DOES ECMC GROUP 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, full name, contact information, and date of birth
- Loan, account information, and payment data
- Transaction history
- Enrollment and educational information

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 ECMC Group chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ECMC Group, Inc. 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
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? Go to https://www.ecmcgroup.org/privacy-policy/ or customerservice@ecmc.org

Who we are	
Who is providing this notice?	This notice is being provided by ECMC Group, Inc. who is the beneficial owner of your loan.

What we do	
How does ECMC Group 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 ECMC Group collect my personal information?	We collect your personal information, for example, when you ■ Apply for a loan or service your account ■ Pay us by check or give us your income or contact information ■ Pay us by check We also collect your personal information from others, such as credit bureaus, affiliates, 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 affiliates include Educational Credit Management Corporation, ECMC Holding, Inc., ECMC Shared Services, LLC, and ECMC Foundation
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ ECMC Group does not share with nonaffiliates so they can market to you. We share only for day-to-day business purposes to our loan servicers and sub servicers, guaranty agencies, and as otherwise required or permitted by law
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ ECMC Group does not jointly market

Other important information

Your loan is held by Manufacturers and Traders Trust Company as Eligible Lender Trustee for the benefit of ECMC Group.