

FACTS	WHAT DOES MONTANA HIGHER EDUCATION STUDENT ASSISTANCE CORPORATION (MHESAC) 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: <ul style="list-style-type: none"> • Social Security number and account balances • Income and checking account information • Credit scores and payment history
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 MHESAC chooses to share; and whether you can limit this sharing.

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

To limit our sharing	<ul style="list-style-type: none"> ▪ Call (800) 507-3814 or ... ▪ Email privacy@studentloan.org or... ▪ Mail the form below <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call (800) 507-3814 or go to www.AspireServicingCenter.com
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Mail-in Form	
Mark any/all you want to limit:	
<input type="checkbox"/>	Do not use my personal information to market to me.
<input type="checkbox"/>	Do not allow your affiliates to use my personal information to market to me.
<input type="checkbox"/>	Do not share my personal information with other financial institutions in order to jointly market products and services.
Name	_____
Address	_____
City/State/Zip	_____
Account #	_____
Please return form to: Aspire Servicing Center Privacy Department PO Box 659704 West Des Moines IA 50265-0970	

Who we are

Who is providing this notice? Aspire Resources Inc. as servicer for MHESAC

What we do

How does MHESAC 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 MHESAC collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none">▪ Open an account or pay your bill by check.▪ Give us your wage information or use your credit or debit card.▪ Provide us your employment information
Why can't I limit all sharing?	Federal law gives you the right to limit only <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 State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account-unless you tell us otherwise

Definitions

Affiliates	Our affiliates include Student Assistance Foundation of Montana (SAF), Tru Student and Reach Higher Montana.
Nonaffiliates	MHESAC does not share with nonaffiliates so they cannot market to you.
Joint Marketing	Our joint marketing partners include SAF, Tru Student and Reach Higher Montana