



FACTS

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 checking account information
- Account transactions and account balances
- Payment history and credit 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 Nelnet chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Nelnet 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	Yes	No
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 nonaffiliates to market to you	Yes	Yes

To limit our sharing Visit us online: www.nelnet.com/opt-out

Please note: If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer 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.

Questions? Go to www.nelnet.com/contact

Who we are	
Who is providing this notice?	Companies within the Nelnet, Inc. family and maintained for purposes of holding and servicing loans. *A list of these companies is located at the end of this notice.
What we do	
How does Nelnet 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 Nelnet collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or provide account information • Apply for financing or pay your bills • Give us your contact information 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: <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. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include companies with a Nelnet name; financial companies, such as those holding and/or servicing loans; nonfinancial companies, such as those providing educational services to schools and students; and others, such as holding companies.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include companies providing education planning and finance products and services, direct marketing companies, financial institutions, and government entities.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include companies providing education planning and finance products and services, direct marketing companies, financial institutions, and government entities.</i>

Other important information	
<p>Vermont residents - In accordance with Vermont law, we will not share information we collect about Vermont residents with nonaffiliates except as permitted by law, such as with the consent of the customer or to service the customer's accounts.</p> <p>California residents - In accordance with California law, we will not share information we collect about California residents with nonaffiliates except as permitted by law, such as with the consent of the customer or to service the customer's accounts. We will also limit the sharing of information about you with our affiliates to the extent required by applicable California law.</p>	

*Nelnet Servicing, LLC, Nelnet Academic Services, LLC, National Education Loan Network, Inc., Nelnet Private Student Loan Financing Corporation, Nelnet Education Loan Funding, Inc. and applicable Trusts, Nelnet Student Loan Funding Management Corporation, Nelnet Management Corporation-1, Nelnet Finance Corp., Nelnet Private Education Loan Funding, LLC and applicable trusts, Nelnet Private Student Loan Warehouse-I, LLC, Nelnet Student Loan Funding Management Corporation, Nelnet Student Loan Funding, LLC and applicable trusts, Nelnet Student Loan Funding III, LLC and applicable trusts, Nelnet FFELP Student Loan Warehouse-I, LLC, Nelnet FFELP Student Loan Warehouse-III, LLC, Nelnet Student Loan Trust, Nelnet Private Student Loans, Nelnet Academic Loan, EMT Corp., Nelnet Common Bond, CommonBond National Education Loan, CIT Education Loan Trust 2005-1, CIT Education Loan Trust 2007-1, Education Funding Capital I, LLC, Education Lending Services, Inc., EFS Finance Co., LLC, First National Life Insurance Company of the USA, GCO Education Loan Funding Master Trust-II, GCO SLIMS Trust-I, Wachovia Education Loan Funding, LLC and applicable Trusts, NHELP-II, LLC, NHELP-III, LLC