

Iowa Student Loan Online Privacy Statement

Revision date: Jan.6, 2014

Iowa Student Loan Liquidity Corporation ("Iowa Student Loan") understands that you are concerned about the privacy and security of your personal information. This Online Privacy Statement ("Privacy Statement") applies to the information Iowa Student Loan collects from you online when you visit a website provided by Iowa Student Loan. The amount, type, and use of the information Iowa Student Loan receives depends on how you use this website. Your activities on this website may also be governed by the Iowa Student Loan Customer Privacy Notice that describes how consumer information you may provide to Iowa Student Loan is collected, used, and retained. **By using this website, you accept the Privacy Statement.**

Collection and Use of Information

Personal Information

Iowa Student Loan collects personal information that you provide to Iowa Student Loan 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.

Iowa Student Loan 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 Iowa Student Loan products or services or other questions;
- Verify your identity and reduce credit risk;
- Detect and prevent fraud, violations of Iowa Student Loan's 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.

Iowa Student Loan 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 Iowa Student Loan for the purposes outlined in the Privacy Statement.

Iowa Student Loan may use Personal Information as a part of the recruitment and hiring process and to satisfy its legal obligations in relation to these processes. Iowa Student Loan 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. Iowa Student Loan uses 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

Iowa Student Loan collects information related to your use of its websites using cookies, Web beacons, and log information. Iowa Student Loan uses 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. Iowa Student Loan 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. Iowa Student Loan uses 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.

Iowa Student Loan 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 Iowa Student Loan to deliver content specific to your interests and to improve website navigation. Iowa Student Loan uses persistent cookies for customer protection, as part of its 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. Iowa Student Loan uses 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. Iowa Student Loan uses this information to enhance the functionality of the website and to make your access more convenient, secure, and efficient. Iowa Student Loan may also use this

information to develop group profiles of its 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

Iowa Student Loan discloses Personal Information to accomplish the uses, purposes, and sharing outlined in the Privacy Statement.

Iowa Student Loan discloses Personal Information to its 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 behalf of Iowa Student Loan. 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, Iowa Student Loan 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;
- Iowa Student Loan has reasonable grounds to believe that use or disclosure is necessary to protect the rights, privacy, property, or safety of its users, employees, or others;
- Iowa Student Loan has 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 Iowa Student Loan;
- It is necessary to enforce or to apply Iowa Student Loan legal agreements, to pursue remedies, or to limit damages to Iowa Student Loan;
- The information is public;
- You have provided consent or with your direction; and
- Other reasons allow it or other laws require it.

Iowa Student Loan may share aggregate or statistical data with third parties for public relations or other purposes.

Opting Out of Future Product, Service, or Event Notifications

Iowa Student Loan 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 or use the information in the Contact Information section below to contact Iowa Student Loan. If possible, please provide your exact name and address or email address as it appears on any mailings you have received from Iowa Student Loan. Your election not to receive information does not change our ability to send you information about your account with us.

Security

Iowa Student Loan protects your Personal Information by maintaining administrative and technical safeguards. Iowa Student Loan trains its employees in the proper handling of Personal Information. When Iowa Student Loan uses other companies to provide services, Iowa Student Loan requires them to protect the confidentiality of any Personal Information they may receive. Iowa Student Loan combines these technical safeguards with physical safeguards and employee policies to protect your information.

Children's Privacy

Iowa Student Loan does not knowingly collect, maintain, or use personal information from its websites about children under age 13. If you are under age 13, do not share Personal Information with Iowa Student Loan.

Linked Sites

This website may display links to websites of other companies. If you link to a site that is not an Iowa Student Loan website, the privacy policy of that site applies to you. Iowa Student Loan is 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

Iowa Student Loan 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
Iowa Student Loan
P.O. Box 659704
West Des Moines, IA 50265-0970
(800) 507-3814 or privacy@studentloan.org