

FACTS

WHAT DOES THE ALL MANAGEMENT CORPORATION FAMILY OF COMPANIES DO WITH YOUR PERSONAL INFORMATION?

Why? 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:

- Name, mailing address, phone number, email address, zip code and other personal information
- If you are a student loan borrower, social security number, financial and payment history, transactions, account balances and consumer report information

How? All companies need to share their customers' personal information to conduct their everyday business. In the section below, we list the reasons companies can share their customers' personal information; the reasons the ALL Management Corporation family of companies chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ALL Management Corporation 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, report to credit bureaus or to improve our content and advertising	Yes	No
For our marketing purposes – to offer our products and services to you	No	No
For joint marketing with other financial companies	No	Yes
For our affiliates' everyday business purposes – information about your transactions and experiences	No	No
For our affiliates' everyday business purposes – information about your creditworthiness	No	Yes
For our affiliates to market to you	No	Yes
For nonaffiliates to market to you	No	Yes

To limit our sharing

- Call **1-877-255-0006** and request to opt-out or
- Send your instructions to us at Customer Service, 840 Apollo Street, Suite 306, El Segundo, CA 90245.

Please note: If you are a new customer, we can begin sharing your information 45 days from the date we sent this notice. When you are no longer our customer, we do not continue to share information as described in this notice.

However, you can contact us at any time to limit our sharing. If you have already informed us of your privacy choices, those choices will not change and you do not have to contact us again unless you want to change them.

Questions? Call 1-877-255-0006 or email privacy@allstudentloan.org.

Who we are

Who is providing this notice?	ALL Management Corporation family of companies, including California Education Assistance, Inc., ALL Management Corporation, ALL Student Finance Corporation, ALL Student Credit Corporation, ALL Student Loan Resources Corporation, and any trust indentures and indenture-related companies.
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What we do

How does ALL Management Corporation protect my personal information?	<p>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, as well as:</p> <ul style="list-style-type: none"> ■ Information access controls ■ Service providers oversight and confidentiality requirements ■ Employee privacy and information security training ■ Physical, electronic and procedural safeguards
How does ALL Management Corporation collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Apply for a loan <p>We also may receive information about you from your school and consumer reporting agencies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for information on State Laws</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choice will be applied to you as an individual on all your accounts. You may express a preference on behalf of other joint account holders on the joint account.

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ See "Who is providing this notice?" above for a complete list of the ALL Management Corporation affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

You may have other privacy protections under state law. We will comply with applicable state laws with regard to the disclosure of your personal information. For example, if you live in Vermont, we will automatically manage your account as if you have opted out of sharing. If you live in California, we will automatically manage your account as if you have directed us not to share with non-affiliates.