

FACTS **WHAT DOES SOUTH CAROLINA STUDENT LOAN CORPORATION (SCSLC) 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 and income;
- Account balances and transaction history;
- Credit history and credit scores

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’ private financial information; the reasons SCSLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SCSLC share?	Can you limit this sharing?
For 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 products and services to you	Yes	No
For joint marketing with other financial companies	No	We don’t share
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	No	We don’t share
For nonaffiliates to market to you	No	We don’t share

Questions? Call SCSLC at our toll-free number: (800)347-2752.

What we do

How does SCSLC 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 secure files and buildings. We maintain extensive physical, electronic, and procedural safeguards to protect this information. We limit information access to employees for whom access is necessary for the performance of everyday business purposes.
How does SCSLC 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 or give us your contact information; • pay your bills or provide us with your employment information; • give us your income information. <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</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 non-affiliates to market to you. <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> • EdVantage Corporation.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> • SCSLC does not share with non-affiliates so they can market to you.
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • SCSLC does not jointly market.
Other important information	
<p>You may have other privacy protections under some state laws. We will comply with all applicable state laws as to information about you.</p> <ul style="list-style-type: none"> • Accounts with Alaska, Illinois, Maryland, Massachusetts, Mississippi, New Jersey, or North Dakota addresses. We will not share personal information with non-affiliates either for marketing or joint marketing without your prior authorization. • Accounts with California addresses. SCSLC limits sharing personal information about you to comply with California privacy laws as it pertains to SCSLC. • Accounts with Nevada addresses. The provisions of state law do not prohibit a telephone solicitor from making or causing another person to make an unsolicited telephone call for the sale of goods or services to a telephone number in the currently effective version of the list of telephone numbers in the registry if there is a preexisting business relationship between the telephone solicitor and the person who is called; and the telephone solicitor complies with the provisions of Nevada state law as it pertains to §228.600. 	