

FACTS

WHAT DOES THE NHHEAF NETWORK 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 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
- Account Balances
- Payment History
- Account Transactions
- Checking Account Information
- Employment Information

HOW?

All financial companies need to share their 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 The NHHEAF Network chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does The NHHEAF Network 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 marketing purposes— to offer our 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	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	No
For nonaffiliates to market to you	No	We don't share

QUESTIONS?

If you have any questions or comments about this notice, please contact us at:
 Privacy Group
 The NHHEAF Network
 4 Barrell Court
 Concord, NH 03301
 (603) 227-5317

Who we are - Who is providing this notice?

New Hampshire Higher Education Loan Corporation (NHHELCO) is a student lender and servicer, operating under the trade names of The NHHEAF Network and Granite State Management & Resources (GSM&R). New Hampshire Higher Education Assistance Foundation (NHHEAF) is a subsidiary of NHHELCO and fulfills its independent role as a Guaranty Agency. Both organizations are charitable non-profit corporations promoting and helping to pay for higher education and providing community outreach.

What we do

<p>How does The NHHEAF Network protect my personal information?</p>	<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.</p> <p>We restrict access to your information to our employees who need the information, our contractors and agents in order to provide service with the administering, servicing, and collection of your loan account.</p>
<p>How does The NHHEAF Network collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan • Give us your contact information • Give us your income information • Pay us by check • Use your debit or credit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<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 law and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>NHHEAF is an affiliate subsidiary of The NHHEAF Network.</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include our contractors and agents, schools, lenders, and the United States Department of Education. We only share information necessary to process your loan.</i>
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>The NHHEAF Network does not jointly market.</i>