

FACTS

WHAT DOES VERMONT STUDENT ASSISTANCE CORPORATION (VSAC) 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number ▪ payment history ▪ transactions history ▪ account balances ▪ account transactions ▪ credit scores <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
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 VSAC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does VSAC 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	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 nonaffiliates to market to you	No	We don't share

Questions?	Call 1-800-642-3177
-------------------	---------------------

Who we are

Who is providing this notice?

VERMONT STUDENT ASSISTANCE CORPORATION (VSAC)
VERMONT HIGHER EDUCATION INVESTMENT PLAN (VHEIP)

What we do

How does VSAC 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 VSAC collect my personal information?

We collect your personal information, for example, when you

- apply for a loan
- pay your bills
- give us your contact information
- open an account
- give us your income 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

- 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.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *VSAC has one affiliate, the Vermont Scholarship Fund, but does not share your personal information with it.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *VSAC does not share with nonaffiliates except as provided by law, with your consent, or under contracts with service providers that also protect your information.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *VSAC does not jointly market*

Other important information