

Website Privacy Policy – studentloans.com

Our Commitment To Privacy Protection For Users Of Its Website

The Brazos Higher Education Service, Corp., Inc. (Brazos Higher Education) is committed to preserving the individual privacy rights of all of the users of its websites. Brazos Higher Education strongly believes that it has a responsibility to protect from disclosure to unauthorized parties the personally identifying information of its website users. Therefore, Brazos Higher Education has adopted and implemented a privacy policy to protect the individually identifying account and personal information of its website users that may be collected when you visit www.studentloans.com. If you currently have a loan with any of the Brazos managed companies, please see the Privacy Notice that has been provided to you for a comprehensive explanation of how we collect, use and share information collected as part of our on-going relationship with you separate and apart from this website. This Website Privacy Policy does not apply to personal information collected by third parties from you either when you link to other websites through this website or through any other customer relationships you may have with a third party. Please refer to the privacy policies and notices of any third party you may encounter to understand how they collect, use and share your personal information.

Changes to Brazos' Privacy Policy

The Brazos Website Privacy Policy may be modified when necessary to conform to federal, state, local, and international laws and regulations, and at other times to conform with technological changes, court decisions, and changes in policy. It is recommended that you check the Brazos Website Privacy Policy each time that you visit the Brazos website.

Originally Adopted: 02/1/2016

Date last Modified: 07/10/2017

Collecting Personal Information

At this time, we do not collect any personal information about you or from you when you visit www.studentloans.com and your browsing is strictly anonymous. While we do collect general information about individuals that visit our site, the information we collect is not individualized and cannot be tied to you but is only information for general site analytics such as number of visitors, actions taken on the site, average visits, total time spent on the site and bounce rate.

Brazos will not knowingly collect or retain information submitted to it by children under the age of thirteen. If, Brazos learns that it unknowingly collected personally identifying information from children under 13 years of age, it will immediately take all reasonable measures to delete the information from its computer systems.

Tracking, Use of Cookies, and Other Tracking Devices

A cookie is a small file that transfers to users' computer hard drives. Most web browsers are initially set to accept cookies. Additionally, some web browsers may be set to prompt users before it accepts a cookie. Brazos does not use "cookies" to enhance its website users' experiences on www.studentloans.com. Thus, disabling cookies in your browser does not impact your experience on www.studentloans.com. If you have clicked on a URL to visit studentloans.com which has a code as part of the URL, this code is stored on your local computer using the localStorage feature of the browser you used when you clicked the link. This code will remain in your browser's localStorage even after you leave studentloans.com. The code may be cleared by clearing your browser's localStorage, when you clear your browser history, or delete cookies stored on your computer. The code does not contain any personal information about you and is used for the purpose of measuring traffic to studentloans.com from other websites. The code is appended to the URL of each page's "Apply Now" URL. In the event you

apply for a loan, the code is passed to Firstmark Services' loan origination system and will be stored along with any other information they collect during the application process. If you have disabled the localStorage feature of your browser, or have cookies blocked on certain browsers, this will prevent the code from being stored on your computer and you will still have full use and functionality of the site.

How We Respond to Do Not Track Signals

. If you have your "do not track" signals turned on to disable the collection of individualized information about your activities, you still have full use and functionality of the site.

Links to other Websites

Users should be aware that other websites to which a user links from studentloans.com may contain privacy policies, statements, promises, or provisions that differ from the studentloans.com Website Privacy Policy and as such users are encouraged to review the applicable privacy policy of any site other than www.studentloans.com . Users are encouraged to fully review the privacy statements of other websites to determine whether or not the user's use of the site comports with the user's desire to maintain the privacy of his/her personally identifying information.

Website Security

Brazos Higher Education uses Secure Sockets Layer (SSL) protocol to establish an encryption link between our web server and your browser. This link ensures that all data passed between the web servers and browsers remain private and integral. SSL is an industry standard. Brazos Higher Education has a zero tolerance policy for the misuse, misappropriation, unauthorized access, tampering, damage, destruction, or unlawful utilization of its websites and computer systems and will seek the maximum enforcement of state, federal, and international criminal laws against any individual engaging in such activity. Additionally, Brazos Higher Education will seek the maximum amount of civil damages available under the law in such instances of the unauthorized misuse of its websites and computer systems.

Contact Information

Should you have any questions, concerns or desire additional information concerning the studentloans.com Website Privacy Policy please contact Brazos Higher Education by email at: **CustomerRelations@brazos.us.com**.

Mail your inquiry to:

Brazos Higher Education
P O Box 1308
Waco, TX 76703

Please note that when a user sends electronic mail messages (e-mail) to Brazos Higher Education, the user's message will usually contain the user's return email address. Thus, Brazos Higher Education may utilize a user's e-mail address in responding to a user's inquiry and the content of the user's e-mail in formulating a response. Brazos Higher Education will permanently record and store any substantive e-mail received from users. E-mail is not a secure means of transmitting information. Other than your name, please do not include any personally identifiable information in an e-mail transmission.

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