

Privacy and Security Policy

Effective Date: July 1, 2020

The Brazos Higher Education Service, Corp., Inc. (Brazos Higher Education) is a nonprofit corporation which manages, by contract, the group of several nonprofit companies listed below (“Brazos Managed Companies”) which make and/or hold student loans. Brazos Higher Education operates studentloans.com.

This Privacy and Security Policy is intended to help you understand how your personal information is collected and used by Brazos Higher Education and the Brazos Managed Companies. We are committed to preserving the individual privacy rights and personally identifiable information of all of the users of this website and the customers of the Brazos Managed Entities. This Privacy and Security Policy applies to users of studentloans.com and the customers of the Brazos Managed Companies, which include Acapita Education Finance Corporation; Angelina Higher Education Authority, Inc.; Bosque Higher Education Authority, Inc.; Brazos Education Lending Corporation; Brazos Higher Education Authority, Inc.; Brazos Student Finance Corporation; Federated Student Finance Corporation; Brazos Education Funding Corporation, Inc.; and Brazos Education Loan Authority, Inc.

To best understand how your personal information is collected, used, and protected please review the section below that best describes your relationship to Brazos Higher Education and the Brazos Managed Companies.

Just Browsing studentloans.com

1. Collection and Use of Personal Information

Your browsing on studentloans.com is strictly anonymous. At this time, unless you make the decision to provide personal information in response to a prompt or form, we do not collect any personal information about you or from you when you visit www.studentloans.com. 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.

If you choose to provide information on our website in response to a prompt or form, we will only use the information you provide in the manner and for the purposes that are specifically disclosed to you and/or to which you consent at the time you provide your information. We will not share information you provide on studentloans.com with any third parties without your knowledge and we will comply with all applicable laws related thereto. You may, at any time, request that we no longer retain the personal information you have provided to us on studentloans.com by contacting us as indicated in the Contact Information section below. Please be aware that any such requests may result in you being removed from any programs that require us to contact you, such as the Refer-a-Friend program.

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.

2. 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.

3. 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.

4. 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.

5. 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.

Applicant or Borrower of a Student Loan

1. Applicant

A. Collection and Use of Personal Information

If you are in the process of applying for a student loan with Brazos Education Lending Company, you will be providing personal information to our service provider as part of the application process. Examples of personal information you may provide include: Your name, address, telephone number, social security number, email address, and employment information. In addition, in connection with your application, we may obtain credit information about you.

We use your personal information to provide you with information or services you request, to inform you about other information and services we think will be of interest to you, and to improve our product and services. Here are some examples of ways in which we might use your personal information: contacting you regarding issues about your application, allowing our service provider to process your application, sending you information about new product offerings we think might be of interest to you, and to send you surveys to assist us in improving our products and services.

B. Sharing your Personal Information

We don't sell or rent your personal information to anyone. We only share your personal information with unaffiliated third parties as permitted or required by law. We share your personal information with our vendors and service providers who are contracted by us to assist with the processing of your application. We require the security and confidentiality of your information as well as limit their use of the information to the processing of your application and as required by applicable laws and regulations.

2. Borrower of a Student Loan

If you have a loan with any of the Brazos Managed Company, our collection and use of your personal information, as well as your choices regarding our collection and use of your personal information, can be found in our Privacy Notice, a link to which can be found on the Existing Borrower page on studentloans.com, or you can contact us to request a copy.

Protecting Your Personal Information

Brazos Higher Education and the Brazos Managed Companies take the privacy and security of its customers very seriously. We maintain administrative, technical and physical safeguards designed to protect your information's security, confidentiality and integrity. We store your information on servers and in facilities such that only employees of Brazos and our contractors have access and require all facilities and servers to implement industry standard security protocols.

Personal information sent via email is not secure. Please do not send sensitive information in any email to Brazos Higher Education or a Brazos Managed Company. We will never request that you submit sensitive or personal information to us via email,

Changing or Updating Your Information

You can access and update most personal information through our service provider, a student loan servicer or collection agency that is managing your account by logging in to your account or contacting them directly. If you wish to change any other information, or wish to contact us directly to discuss your personal information, please contact us as indicated below.

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 to 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: 07/01/2020

Contact Information

Should you have any questions, concerns or desire additional information concerning this Privacy and Security 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 76701

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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