Rev. 06/01/2024

FACTS

WHAT DOES BRAZOS 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 contact information ■ Account balance, payment and transaction history ■ Credit history and credit scores
How?	All financial companies need to share their customer's 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 Brazos chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Brazos 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	**Yes**	**No**
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 1-888-617-7348

Who are we?	
Who is providing this notice?	Brazos is a term used to describe the non-affiliated companies listed below that are administered, by contract, by a single administrator, The Brazos Higher Education Service Corporation, Inc., and that are dedicated to the origination, acquisition and financing of student loans. The Brazos entities are: Brazos Education Lending Corporation; Brazos Higher Education Authority, Inc.; and Brazos Education Loan Authority, Inc.
What we do	
How does Brazos 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. We further restrict access to authorized persons who need to know such information in order to provide products or services to you.

How does Brazos collect my personal information?	We collect your personal information, for example, when you ■ Apply for a loan or apply for forbearances, deferments or other student loan related services ■ Pay your bills We also collect your personal information from others, such as credit bureaus, guarantors, schools and student loan servicers
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. See below for more on your rights under state law.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Other important information	

VERMONT RESIDENTS ONLY – If you are a resident of Vermont, we will not share any of the nonpublic personal information we collect about you except for our **everyday business purposes** as described above.

CALIFORNIA RESIDENTS ONLY – If you are a resident of California, we will not share any of the nonpublic personal information we collect about you except for our **everyday business purposes** as described above.