

FACTS		WHAT DOES COLLEGE AVE 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: <ul style="list-style-type: none"> • Social Security number and income • account balances and payment history • transaction history and credit history 		
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 College Ave chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information	Does College Avenue 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	Yes	No	
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share	
For our affiliates to market to you	Yes	Yes	
For nonaffiliates to market to you	No	We don't share	
To limit our sharing	<ul style="list-style-type: none"> • Call 844-422-7502 or • Visit us online: collegeave.com/privacy/ <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		
Questions? Call 844-422-7502 or go to collegeave.com .			

Who we are

Who is providing this notice?

College Avenue Student Loans, LLC and College Ave Student Loan Servicing, LLC (each and both “College Ave” or “we”)

What we do

How does College Ave 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 have policies limiting access to your information only to those who need it to provide services to you or us. We periodically assess new measures to protect your information.

How does College Ave collect my personal information?

We collect your personal information, for example, when you

- pay your bills or give us your income information
- provide account information or give us your contact information
- pay us by check

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. See below for more information on your rights under state law.

Definitions

Affiliates

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

- *College Avenue Student Loans, LLC, College Ave Student Loan Servicing, LLC, Thrivent Financial for Lutherans, and their affiliates and affiliated entities are affiliates.*

Nonaffiliates

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

- *College Ave does not share with nonaffiliates so they can market to you.*

Joint Marketing

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

- *College Ave does not jointly market.*

Other Important Information

California Residents: If you live in California, we will disclose information only as permitted by law. We will not disclose your personal information with nonaffiliates for their marketing purposes, unless you authorize us to do so. We will not disclose your personal information with joint marketing partners or our affiliates for their marketing purposes, unless we notify you in advance and allow you to opt-out and prevent this type of disclosure.

North Dakota Residents: If you live in North Dakota, we will share information only as permitted by law. We will not share your personal information with joint marketing partners or nonaffiliates for their marketing purposes, unless you authorize us to do so. We will not share information about your creditworthiness with affiliates for their everyday business purposes, or share information about you with affiliates for their marketing purposes, except with your consent or to the extent otherwise permitted by law.

For Vermont Customers: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at collegeave.com or call 844-422-7502.