

FACTS

WHAT DOES Funding University Inc. DO WITH YOUR PERSONAL INFORMATION?

Rev 05/2019

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| 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 and income ■ account balances and payment history ■ credit history and credit score |
| How? | All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Funding University Inc. chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Funding U 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 | NO |
| 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 |

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| To limit our sharing | <ul style="list-style-type: none"> ■ Call 855-537-5457 —our menu will prompt you through your choice(s) ■ Visit us online: www.funding-university.com ■ Mail the form below <p>Please note:</p> <p>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> <p>However, you can contact us at any time to limit our sharing.</p> |
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| Questions? | Call 855-537-5457 or go to www.funding-university.com |
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| Mail-in Form | |
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| | Mark any/all you want to limit: |
| Name | |
| Address | |
| City, State, Zip | |
| Mail To: | |

| Who we are | |
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| Who is providing this notice? | Funding University Inc. |
| What we do | |
| How does Funding University Inc. 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 Funding University Inc. collect my personal information? | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Get Started on our website or apply for a loan ■ make a payment or contact us regarding your loan ■ <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p> |
| Why can't I limit all sharing? | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| What happens when I limit sharing for an account I hold jointly with someone else? | Funding University Inc does not offer joint accounts |
| Definitions | |
| Affiliates | Companies related by common ownership or control. They can be financial and nonfinancial companies. |
| Nonaffiliates | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ N/A |
| Joint marketing | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ N/A |
| Other important information | |
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Funding University, Inc.

Privacy Policy

Last Updated: July 8, 2021

Introduction

Welcome to Funding U. This Privacy Statement describes how Funding U collects, receives and shares information about you from our website and any off-line communications we may have with you, e.g. emails, telephone calls, and personal communication, located at <http://Funding-U.com>.

This Privacy Policy, together with our Terms of Use govern your use of our website and our collection and use of your information.

What Information Does Funding U Collect From Visitors and Borrowers?

Funding U collects the following information from students and visitors to our website:

- information you provide on our website such as contact information, school affiliation or feedback; and
- basic traffic information about your visit such as IP address, host name and pages on our site visited.
- loan application information such as social security number, income, and assets
- Information provided by you or requested from third parties as part of your loan application, such as student transcripts, credit report information, and other information collected from your school

We do not collect personally identifiable information from website visitors who do not voluntarily submit such information. However, information collected from prior visits could be associated with personally identifiable information if you later submit such information to us. While we will not share information provided by you or requested from third parties to other third parties (other than

those who help us facilitate the origination or servicing of your loans), we may share information with third parties in a manner that does not identify you. For example, we may share anonymous, aggregate information about your use of our Site, your transcripts, or your use of our products.

Registered Users

If you submit a form on our website, we consider you a registered user, we will collect information from you, including:

Name;

Email Address; Phone Number, Mailing Address and

Cookies

We may use cookies and similar technologies such as web beacons to support the functionality of our customer portal, monitor traffic patterns and collect information about your previous visits to our website.

Children and Privacy

This website is not intended for use by children. If you are under 17, you may use this website only with the involvement of a parent or guardian. If you are a parent or guardian and believe that we may have inadvertently collected personal information from your child, please notify us immediately by sending an email to info@Funding U.com

How Does Funding U Use Information Collected From Visitors to This Website?

We use information collected from website visitors to improve the content and browsing experience of our website, to provide information regarding our products to you, and respond to you. This information is not sold or disclosed to non-affiliated third parties for marketing purposes, however we may contact you with marketing offers. Funding U may disclose information collected from website visitors to:

- trusted services providers who work on our behalf, who do not have independent use of the information we disclose to them, and who have agreed to adhere to the rules set forth in the privacy statement;
- alert you to new features, products, events, or services;

- make other marketing offers that we think may be of interest of you;
- third parties as required by law, such as to comply with a subpoena or similar legal process
- third parties as we deem necessary, based on our good faith belief, (i) to protect our rights, your safety or the safety of others, (ii) to investigate fraud, or (iii) to respond to a government request; and
- third parties in conjunction with a merger, acquisition or sale of Funding U. If Funding U is involved in a merger, acquisition, or sale of all or a portion of its assets, you will be notified via email and/or a prominent notice on our website of any change in ownership or use of this information, as well as any choices you may have regarding this information.

Remarketing

This website uses Google AdWords, Facebook, Twitter and other mediums as a third party remarketing service to advertise across the internet to previous visitors of our website. Third-party remarketing services, will use cookies and pixel tags (action tags) on your web browser to collect non-identifiable information about your visits and interaction with our website and display advertisements based on these past visits.

Opt Out

You may choose to opt-out of receiving unrequested marketing communications by clicking “unsubscribe” of a given communication or by emailing info@Funding-U.com. Exceptions may include communications required by law, example fair lending notices.

Security

We are concerned about safeguarding the confidentiality of your information. We provide physical, administrative, and technical safeguards to protect the information we collect and maintain.

Changes

This Privacy Statement may be updated from time to time for any reason. We may notify you of certain significant changes by sending you the revised notice by email, but for other changes, we will only notify you by posting the new Privacy Statement here, <https://www.funding-u.com/downloads/PrivacyPolicy.pdf>. Please consult this Privacy Statement regularly for any changes. For the time that you remain our borrower, should there be any material changes, you will receive an annual privacy notice reflecting the most recent Privacy Statement.

Your Consent

By using our website, you consent to the collection, processing and storage of information as described in this Privacy Statement. Processing activities may take place in the United States. If you reside outside of the United States, you acknowledge that you will let us know of that change of address immediately. Your information may be transferred to, and processed and stored in, the United States or other jurisdictions in accordance with applicable law in that jurisdiction. If you do not agree to these terms, do not use this website.

Notice of Privacy Rights

Customers may access, review and/or correct all their personally identifiable information that we collect online by sending an email to info@Funding-U.com with a subject heading "Customer Privacy Notice" and allow thirty (30) days for a response.

Funding U, Inc.

309 East Paces Ferry Rd. NE Suite 400, Atlanta, GA 30305

Contact Us

If you have any questions about how we collect, store and use your information, you may contact us by emailing us at info@Funding-U.com

CA Residents: We share information that we collect with affiliates when a customer consents to such sharing or the information is released in connection with a written agreement for the sole purpose of providing products or services covered by such written agreement. When the customer directs us not to share when given notice and an opportunity to opt out, we will not share information with affiliates.

NV Residents: We are providing you this notice under state law. To be placed on our internal Do Not Call List, call 1-855-537-5457. If you would like more information about our telemarketing practices, you may contact us at Funding U, 309 East Paces Ferry Rd, Ste 400, Atlanta, GA 30305 or info@funding-u.com. For more on this Nevada law,

contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; call 702-486-3132; or email BCPINFO@ag.state.nv.us.

Vermont Residents: If you live in Vermont, we will share information only as permitted by law. We will not share your personal information with non affiliates for their marketing purposes, unless you authorize us to do so. We will not share consumer report information about you with joint marketing partners or with affiliates except with your consent or the extent permitted by law.