

FACTS**WHAT DO NAVIENT, EARNEST, AND AFFILIATES 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 income
- Account balances and payment history
- Account transactions 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 Navient, Earnest, and affiliates choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Do Navient, Earnest, and affiliates 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	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing

Call toll free 1-800-428-1039 – our menu will prompt you through your choices

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we may continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call toll free 1-800-428-1039

Who we are	
Who is providing this notice?	The Navient family of companies and the Earnest family of companies. Please see the bottom of this notice for further description of the companies providing this notice.
What we do	
How do Navient, Earnest, and affiliates 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 do Navient, Earnest, and affiliates collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ■ give us your contact information ■ open an account or provide account information ■ pay us by check or provide employment information <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. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include the Navient family of companies and the Earnest family of companies.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with can include service providers such as data processors and companies that help us market our own products and third party products that we believe may be of interest to you.</i>
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"> ■ <i>Our joint marketing partners include financial institutions such as companies that provide credit products and insurance companies.</i>

Other important information

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 navient.com/privacy or call 1-800-428-1039.

California Residents: For accounts with a California mailing address, we will not share your personal information with a financial company for joint marketing purposes except as required or permitted by law.

Nevada Residents: We are providing you this notice pursuant to state law. Current customers residing in Nevada may be placed on our internal telemarketing Do Not Call List by contacting us at 1-800-428-1039, NVOptOut@navient.com, or Navient, P.O. Box 9500, Wilkes-Barre, PA 18773-9500. Please include your name, account number, and phone number(s). For further information on Nevada law, contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: 1-702-486-3132; BCPINFO@ag.state.nv.us.

Telephone Communications: All telephone and text message communications with us or our authorized agents may be monitored or recorded.

The affiliated companies issuing this notice include but are not limited to Navient Corporation, Navient Solutions, LLC, Navient Credit Finance Corporation, Earnest LLC, Earnest Operations LLC, and numerous trusts and other special purpose entities having the Navient, Earnest, SLC, SLM, and Collegiate Funding Services names. These companies may own, service, and/or hold the servicing rights in your account.