

## **How we protect and use information.**

### ***What You Should Know***

We recognize the importance of keeping information about you secure and confidential. It's important for you to know that, unlike many financial institutions, we do not sell or share any consumer's non-public personal information with outside marketers. You also need to know that we carefully manage such information.

You are considered to be a consumer with regard to the PCUSA if you are an applicant for or borrower under an educational loan from PCUSA. This document describes PCUSA's policy with respect to nonpublic personal information about consumers, which means personally identifiable information about a consumer or a consumer's current or former relationship with PCUSA.

("Consumer Information"). This policy is provided to you as required by Federal law.

### ***Making the Security of Information a Priority***

Keeping financial information secure is important. We value your trust and handle information about you with care. We limit access to Consumer Information to those persons who need to know that information to provide PCUSA's education loan services to you. PCUSA personnel, and PCUSA's service providers, having access to Consumer Information are required by PCUSA to maintain confidential treatment of Consumer Information.

We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard Consumer Information. We periodically assess new technology for protecting information and upgrade our systems when appropriate.

### ***Collecting Information.***

We collect and use various types of information to service educational loan accounts.

We collect Consumer Information from the following sources:

1. Information you provide to us on applications and through other means, such as your name, address and telephone number.
2. Information about your transactions with us, such as educational loan payment activity.
3. Information we receive from a consumer reporting agency.
4. Other general information we obtain about you, such as demographic information.

### ***Sharing Information With Our Non-profit Affiliates.***

We may disclose the Consumer Information we collect, as described above, to the PCUSA's affiliated non-profit organizations. Specifically PCUSA may disclose the name, address, phone number, email address, and school the student plans to attend to the PCUSA's related colleges, universities, or seminaries and to college chaplains and other PCUSA affiliated non-profit organizations engaged in campus ministry.

### ***Sharing Information With Companies That Work For Us.***

We may disclose the Consumer Information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. We may also disclose Consumer Information to third party service providers as necessary to process and service your educational loan accounts with PCUSA.

The companies that work on our behalf are contractually obligated to PCUSA to keep the Consumer Information we provide to them confidential, and to use the Consumer Information only to provide the services we've asked them to perform for you and us.

### ***Disclosing Information in Other Situations.***

We may also disclose Consumer Information as permitted by law. For example, this may include a disclosure in connection with:

- A subpoena or similar legal process
- A fraud investigation
- An audit or examination

### ***Making Sure Information is Accurate***

Keeping your account information accurate and up to date is very important. If you have questions, or feel that we have not handled information about you properly, you may always contact the PCUSA's Office of Development.

### ***Keeping Up-To-Date With our Privacy Policy***

PCUSA will provide notice of our privacy statement annually, as long as you maintain an ongoing relationship with us. This policy may change from time to time, but you can always review our current policy at [www.pcusa.org/financialaid](http://www.pcusa.org/financialaid) or contact us for a copy at 888-728-7228 ext. 5735.

For information about our online privacy practices, please visit our web site at [www.pcusa.org/privacy](http://www.pcusa.org/privacy)