

# Privacy Policy

## **A. GENERAL INFORMATION:**

The First Marblehead Corporation ("we", "our", "us") has designed prepGATE.com (the "Site") to market and promote the prepGATE Loan program. This Privacy Statement applies only to your activities on the Site, and does not apply to: (i) our other websites, or (ii) any other product or service you may receive from us. As used on this Site, the term "you" means any person who views, accesses, uses, or obtains information from this Site or who obtains information by monitoring activity to and from the Site.

## **B. CORE PRIVACY PRINCIPLES:**

Our policy for this Site is to respect and protect the privacy of the users of the Site. This Guest User Privacy Statement ("Privacy Statement") tells you how we collect information from you and how we use it.

We follow five core principles of privacy protection in the operation of the Site:

1. Notice/Awareness of our information practices on the Site
2. Choice/Consent to provide information
3. Access/Participation to/in your own data
4. Integrity/Security of the data collected
5. Enforcement/Redress through self-regulation

**Each of these core principles is explained more fully below.**

### 1. Notice/Awareness:

This Privacy Statement sets forth our information practices concerning the type of data that is collected on the Site.

### 2. Choice/Consent:

The following paragraphs describe the type of information we collect on the Site, the reasons why we collect this information, and with whom we may share such information. By continuing to use the Site after having an opportunity to review this Privacy Statement, you have consented to our collection, use and sharing of the information as described at the point of collection or in this Privacy Statement.

#### (a) Collection and Use of Information:

(i) **User Supplied Information.** You may be asked to supply contact information in order to receive information or materials that you request, or to request being added to a mail/e-mail list from the Site. We use contact information to send you the information you request. The information we collect in this manner is not used for any other purpose.

(ii) **Your IP Address.** We may collect IP addresses for the purposes of system administration, to generate aggregate information, and to audit the use of the Site. When you request pages from the Site, our servers log your IP address. We do not normally link IP addresses to anything personally-identifiable, which means that your session will be logged, but you remain anonymous to us. We can and will use IP addresses to identify a user when we feel it is

necessary to enforce compliance with our Terms of Use for this Site or to protect our service, Site, customers or others.

(iii) Cookies. We do not use cookies to collect any personally identifiable information.

(iv) Survey Information. We may ask you to complete an optional survey concerning your experience on this Site. We use the information provided in survey responses to improve the structure and functionality of this Site, and to market education loan services.

(b) Sharing of Information We Collect:

(i) We are careful to limit the sharing of any information we may collect on the Site. We may disclose information in special cases when we have reason to believe that disclosing this information is necessary to identify, contact or bring legal action against someone who may be causing injury to or interference with (either intentionally or unintentionally) our rights or property or other users of the Site, or anyone else that could be harmed by such activities. We may disclose user information when we believe in good faith that the law requires the disclosure.

(ii) We may share information that we collect on this Site with companies that perform various services for us. We may, for example, share information with market analysts, advertisers, business partners, sponsors, and other third parties, including our affiliates such as First Marblehead Education Resources, Inc. We generally limit the information we share with these companies to that which is required to perform their services. We also share information collected on this Site to (A) comply with applicable law, (B) respond to any legal process served on us, or (C) protect our rights or our property.

3. Access/Participation:

If you wish to remove or correct any personally identifying data you have supplied to us at this Site, you may do so either by:

(a) sending an e-mail request to [info@fmd.com](mailto:info@fmd.com) or

(b) sending a letter via the U.S. Mail to:

prepGATE Loan – Customer Service

c/o First Marblehead Education Resources, Inc.

P.O. Box 848108

Boston, MA 02284-8108

Please understand that in order to protect your privacy and security, we may also need to take reasonable steps to verify your identity before granting access or making corrections.

4. Integrity/Security of Data Collected:

To prevent unauthorized access, maintain data accuracy, and ensure the correct use of information, we have put in place appropriate physical, electronic, and managerial procedures to safeguard and secure the information we collect online.

5. Enforcement/Redress:

If for some reason you believe that our Site has not adhered to this Privacy Statement, please notify us by (a) sending an email request to [info@fmd.com](mailto:info@fmd.com) or (b) sending a letter via the U.S. Mail to:

prepGATE Loan - Marketing  
c/o The First Marblehead Corporation  
800 Boylston Street, 34th Floor  
Boston, MA 02199

We will do our best to respond to your concerns and, when appropriate, take steps to correct a problem.

**C. COLLECTION OF INFORMATION ABOUT CHILDREN:**

We established this Site to provide information about prepGATE Loan to students aged 18 and older, and to parents and guardians of students. We do not intend to collect, nor do we knowingly collect, any information from or about children under the age of 18. Unfortunately, we cannot always determine if a visitor to our website or the sender of an e-mail is a minor child.

**D. ACCESSING AND UPDATING INFORMATION:**

We do not currently provide visitors to the Site with the ability to access and update information online.

**E. LINKS TO OTHER WEBSITES:**

The Site contains links to other websites (including the "Apply Now" buttons). By clicking on such links, you will leave the Site and enter the other websites. The privacy practices of such linked websites are not covered by this Privacy Statement, and we are not responsible for the privacy practices, data collection, security or content of other websites. You should be careful to review any privacy policies posted on linked sites before using them.

**F. CHANGES TO THIS PRIVACY STATEMENT:**

We may change our policies (including this Privacy Statement) at any time. If we decide to change this Privacy Statement, we will post the new Privacy Statement to this page so that you may be aware of our actions. Any change to this Privacy Statement will become effective when it is posted on the Site.

**G. PLEASE CONTACT US:**

For additional information about prepGATE Loan please contact us by phone at 866-230-5609, or by mail at:

prepGATE Loan – Customer Service  
c/o First Marblehead Education Resources, Inc.  
P.O. Box 848108  
Boston, MA 02284-8108

For information about this Site or this Privacy Statement, please contact us by mail at:

prepGATE Loan - Marketing  
c/o The First Marblehead Corporation  
800 Boylston Street, 34th Floor  
Boston, MA 02199

#### H. YOUR PRIVACY AT OUR OTHER SITES:

We maintain other websites, including our primary site at [www.firstmarblehead.com](http://www.firstmarblehead.com). The privacy of your information when you visit such sites will be governed by the terms of the privacy policies located on those sites and not this Privacy Statement, which is only applicable to this Site.

#### YOUR ACCEPTANCE OF THESE TERMS

By using this Site, you signify your assent to this Privacy Statement. You should also review the Terms of Use for this Site. If you do not agree to this Privacy Statement or the Terms of Use, then please do not use the Site.