



FACTS **WHAT DOES UNION FEDERAL SAVINGS BANK (“UFSB”) 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
- transaction history and credit scores

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 UFSB chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does UFSB 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	No	No
For joint marketing with other financial companies	No	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	Yes	Yes

To limit our sharing

- Mail the form below

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 continue to share your information as described in this notice.
However, you can contact us at any time to limit our sharing.

Questions? Call UFSB Customer Service at 1-800-657-2118 if you have additional questions between the hours of 9:00 a.m. and 8:00 p.m. ET.

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Mail-in Form

Mark any/all you want to limit

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Account Number		Mail to: Union Federal Savings Bank Opt Out Department P.O. Box 848109 Boston, MA 02284
Name		
Address		
City, State, Zip		

Who we are	
Who is providing this notice?	Union Federal Savings Bank, a subsidiary of First Marblehead Corporation.
What we do	
How does UFSB protect my personal information?	<p>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.</p> <p>We also require our servicers to maintain physical, electronic, and procedural safeguards that comply with federal standards to protect your personal information.</p>
How does UFSB collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ apply for a loan ■ give us your income information or wage statements ■ give us your contact information or pay us by check <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>
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 First Marblehead Corporation, First Marblehead Education Resources, First Marblehead Data Services and UFSB Private Student Loan SPV LLC.</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 student loan lenders and servicers, retailers of education-related services, and nonprofit organizations.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. UFSB doesn't jointly market.</p>
Other important information	
California and Vermont Customers	
<p>For California Residents Only – If you live in California, we will not share your personal information with nonaffiliates, except for our everyday business and marketing purposes, or if you agree to such sharing on a separate form that we will send you. California residents do not have to contact us to implement these limits on our sharing.</p> <p>For Vermont Residents Only – If you live in Vermont, we will not share your personal information with nonaffiliates, except for our everyday business and marketing purposes or if you agree to such sharing on a separate form that we will send you. Also, we will not share information about your creditworthiness with affiliates unless you agree to such sharing. We may share information about your transactions and experiences with affiliates for their everyday business purposes and to market to you, but you can stop them from using the information in marketing by checking the box marked “Do not allow your affiliates to use my personal information to market to me,” on the Mail-in Form above. Vermont residents do not have to contact us to implement any other limits on our sharing.</p>	