

## Private Student Loan Privacy Notice

CMG Student Lending Services, LLC is the sponsor of the CompleteEd™ student loan program. We are a member of the CUNA Mutual Group which has proudly helped consumers meet their financial goals for over 70 years. We are pleased with the opportunity to help you finance your education.

You have expressed interest in learning about student loans provided through the CompleteEd™ student loan program. CMG Student Lending Services, LLC will purchase your loan from your originating lender and we will service the loan. We are providing this privacy notice as required by law. This notice tells you how we collect, handle, and disclose your personal information. As a member company of the CUNA Mutual Group, we also want you to understand our long tradition of protecting our customer's privacy.

### **What We Collect**

We limit the information we collect to information needed to serve you and conduct our business. We collect information to identify you as our customer, service your loan(s), and communicate with you about valuable products and services. We collect the following information from you, your cosigner, or your references:

- Information you provide directly to us (such as preferred communication method);
- Your experience with us (such as your account balances, payment history, and account activity);
- Information contained in your loan file completed by your originating lender or as you provide to us in the future. We may update this information to monitor and collect existing accounts and as otherwise permitted by law. Categories of information collected include:
  - information that identifies you (such as your name, address, social security number, or email address);
  - financial information (such as, income, assets, and liabilities, etc.);
  - educational information (such as your school and anticipated graduation date); and
  - information from consumer reporting agencies used in underwriting your loan (such as credit history and credit scores); and

- Product experience information from our affiliates, if applicable, your other financial institutions, or other parties (such as general consumer purchasing or census data).

### **What Information We Disclose**

To protect your privacy, we do not disclose information about our current or former customers to anyone, except as outlined in this notice. We may disclose the information we collect, described above and as permitted by law, to administer your loan and otherwise conduct our business. For example, we may share information with the following:

- Your schools, various student loan guaranty agencies or the U.S. Department of Education as may be required by law;
- Third party service providers to help us administer products and services you obtain from us and conduct our business, such as printing, mailing or data processing services;
- Financial institutions with whom we have joint marketing agreements;
- Our affiliates to help us process, service and administer your loans or provide product information to you; and
- Other third parties, as may be necessary or required by law.

### **How We Protect Your Information**

We maintain physical, electronic and procedural safeguards to guard your information. These practices comply with federal and state regulations. We restrict access to information about you to our staff on a “need to know” basis so they may provide you products or services or maintain information security practices. When we partner with third parties, we require strict confidentiality provisions in our agreements and we limit the use of your information to protect your privacy.

### **Information for Residents of California and Vermont**

Under Vermont law, the information we disclose by way of joint marketing agreement must be limited to your name, contact information, and information about

our own transactions and experiences with you. Before we can share information with our affiliates we need your consent. We are permitted to share information which is not a credit report under Vermont law without your consent, such as information related solely to our transactions and experiences with you.

Under California law, you have the right to restrict the sharing of personal and financial information we share with other financial institutions that have joint marketing agreements with us. This does not include sharing needed information for us to follow the law, as allowed by law or to give you the best service we can. Unless you say “No,” we may share personal and financial information about you with other financial institutions to bring you financial products and services.

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***FCRA Disclosure:** Under the Fair Credit Reporting Act you may direct us not to share certain credit information with our affiliates. Examples of the kind of credit information that you may direct not to share include the personal information you provide in your application or that we obtain about you from nonaffiliated third parties such as credit bureaus.*

*If you do not want such information shared, you may write to us at CMG Student Lending Services, LLC and send it to CUNA Mutual Group, Attn: Data Acquisition and Processing Team, 4950 Amon Carter Blvd., Fort Worth, TX 76155. Please provide your name, address and account number(s) **(if you have already requested that we restrict such sharing you do not need to make another request)**. Your request not to share credit information does not include information we are permitted to share by law, such as information related solely to our experiences or experience that we are always permitted to share with our affiliates.*

*Each of the affiliated companies of the CUNA Mutual Group follows the privacy practices described in this notice. Depending on the business they perform, these affiliates may also share information as described above. These companies include, but are not limited to CUNA Mutual Insurance Society, MEMBERS Life Insurance Company, CUNA Brokerage Services, Inc., a registered broker dealer, MEMBERS Capital Advisors, Inc., a registered investment advisor, CMG Mortgage Insurance Company and CMG Mortgage Assurance Company, CUNA Mutual Insurance Agency, Inc., Stewart Associates, Inc., CMG Student Lending Services, LLC, and CUMIS Insurance Society, Inc.*

*CUNA Mutual’s goal is to deliver meaningful financial products, services, and information to help our customers achieve their financial goals. For more information on how CUNA Mutual can enhance your financial future or questions related to our privacy practices, call us, or visit [www.cunamutual.com](http://www.cunamutual.com).*

**Your Privacy Choices**

CMG Student Lending Services, LLC is providing this notice. You may limit our affiliates in the CUNA Mutual Group of companies, such as insurance and securities affiliates, from marketing their products or services to you based on your personal information that we collect and share with them. This information includes your income, your account history with us and your credit score. Your choice to limit marketing offers from our affiliates will apply indefinitely or until you tell us to change your choice. **Please allow 30 days from our receipt of your privacy choices for them to become effective.**

To limit marketing offers, contact us:

- By Telephone: call 1-800-834-2617 and ask to speak with a customer service representative; or
- On the Web: visit <https://members.cunamutual.com/PrivacyChoices>; or
- By Mail: check the box and complete the form below, and send the form to CUNA Mutual Group, Attn: Data Acquisition and Processing Team, 4950 Amon Carter Blvd., Fort Worth, TX 76155.

**Do not allow your affiliates to use my personal information to market to me.**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Account Number(s): \_\_\_\_\_

Date of Birth: \_\_\_\_\_

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***Important Privacy Choices for Consumers (California Residents)***

**You have the right to decide if we can share some of your personal information.  
Please read the following notice carefully before you make your choice below.**

**Your Rights**

You have the following rights to restrict the sharing of personal and financial information with outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

**Your Choices**

**Restrict Information Sharing With Other Companies We do Business With to Provide Financial Products and Services:** Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

No, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

**Time Sensitive Reply**

You may make your privacy choice at any time. Your choice marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with other companies with whom we have contracts to provide products and services.

Name: \_\_\_\_\_

Account Number(s): \_\_\_\_\_

Your Signature: \_\_\_\_\_

To exercise your choices do one of the following:

- (1) Fill out, sign and send us this form using the envelope we gave to you (you may want to make a copy for your records); or
- (2) Call this toll-free-number **1-800-834-2617**; or
- (3) Reply electronically by contacting us through the following internet option:  
<https://members.cunamutual.com/PrivacyChoices>