



FACTS		WHAT DOES SLM EDUCATION SERVICES 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: <ul style="list-style-type: none"> ■ Name and email address ■ State of residence and phone number ■ Education information and employment information 	
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 SLM Education Services chooses to share, and whether you can limit this sharing.	
Reasons we can share your personal information		Does SLM Education Services 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	Yes	Yes
To limit our sharing	Call toll free 1-855-364-3119 to select your choices. Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. To limit sharing you can call us toll free Monday – Friday 8 a.m. – 8 p.m. ET.	
Questions?	Call toll free 1-855-364-3119 or go to www.sallie.com/legal/privacy	

Who we are	
Who is providing this notice?	SLM Education Services, LLC
What we do	
How does SLM Education Services 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 does SLM Education Services 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 or seek financial advice ■ provide education information or provide employment information ■ show your government-issued ID <p>We also collect your personal information from others, such as 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?	We do not offer the option to hold accounts jointly with someone else. In the future if we do, your choices will apply to everyone on your account—unless you tell us otherwise.
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 companies under common ownership and control with SLM Education Services and that share the “Sallie Mae,” “SLM” or “SMB” name, such as Sallie Mae Bank, SMB Business Development, Inc.; SMB Shared Services, Inc.; and SMB IT, Inc.</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, direct marketing companies, third-party partners, business customers, and education providers.</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 services companies.</i>
Other important information	
<p>VT: For consumers with a Vermont mailing address, we will not disclose information about your creditworthiness to our affiliates and will not disclose your financial personal information to nonaffiliated third parties, other than as required or permitted by law, unless you authorize us to make those disclosures.</p> <p>CA: For consumers with a California mailing address, we will not share your financial personal information with companies outside of SLM Education Services, other than as required or permitted by law. We will limit our sharing among our affiliates to the extent required by California law.</p>	