



PRIVACY POLICY

We'd like you to know about our privacy policies and practices, and how we protect your personal information. Please read our privacy policies below.

Online Information

This Policy tells you how we collect and use information from our online customers and visitors.

Consumer Information

This Policy explains our collection and use practices regarding consumer information, including how and what we share with our related companies and with outside companies.

The privacy policies on this Web site apply to users who are located in the U.S. when visiting our Web sites. The policies are subject to change from time to time, so be sure to check back occasionally to ensure you have read the most current version.

To the extent our policies differ for different products and services on a particular Web site, those differences will be detailed on that Web site.

Online Information

We at UMKC are committed to providing you a useful and enjoyable online experience, and to protecting your personal information during your visit. When you access a UMKC Web site, you can be sure that your information is protected by the latest security and authentication techniques. We may collect information from your visit, in order to personalize and improve upon your experience with us, but all information we collect is treated as confidential.

To access student loan account information and send emails via our Web site, you will need a browser that supports the use of Secure Sockets Layer (Netscape 4.0 or greater, MS Internet Explorer 5.0 or greater, etc). This encryption technology helps ensure the authenticity of your online sessions and secures data being transmitted over the public Internet.

If you are using Netscape Navigator, your session is secured if a key appears in the lower left corner of your screen; when the session is not secure, the key will appear broken. Internet Explorer displays a lock icon in a locked position on the status bar when you enter a secure site. When you leave a secure Web site, Internet Explorer displays a lock icon in an unlocked position on the status bar. If the page you are viewing uses frames, you may not see the key or lock, but can simply right-click anywhere in the frame and select "Properties". If the Web site address (URL) starts with "https" the "s" indicates a secure site or area of the site.

When you enter a UMKC Web site, you will pass through our security "firewall" and we identify the Internet Protocol (IP) address of your computer or handheld device. The IP address won't identify you personally, but it will let us identify the device you're using and we store IP addresses in case we need to track a connection for security purposes.

UMKC Web sites use cookies in several applications for navigational purposes. A cookie is a small text file placed on your hard drive (with your permission) by a Web page server. Accepting a cookie from a UMKC Web site does not give UMKC access to your computer or any personal information about you. Also, the type of cookies we use don't get stored permanently in your computer - they expire immediately after you close your browser and are deleted. You can also set up your Web browser to inform you when cookies are set or to prevent cookies from being set.

If you supply us with your email address we may let you know by email about other products and services and product enhancements that may be of interest to you. You will have the opportunity to tell us you don't want to receive future messages with each message you receive. If you send us an email question or comment, we will use your email address to reply to you and we will temporarily store your email address, your message and our reply for quality assurance or to satisfy applicable laws and regulations. When we collect your email address this way, we won't use it for marketing our products and services unless you have given us permission. If you are not comfortable that your email system is secure, you can always contact Customer Service by telephone.

We don't knowingly collect, maintain or use personal information from our Web sites about children under age 13. If we find out we have collected such information we will take all reasonable measures to delete that information from our system as soon as possible. We are not responsible for the collection and use of information by companies or individuals unaffiliated with us whose Web sites may contain links to ours, including vendors where you may shop.

Please note that when you shop with a vendor who is linked to a UMKC Web site, even though you may have started your visit at the UMKC site, and even though UMKC pages may still appear, your transactions are completed with a separate organization, not with UMKC. We don't share your personal information with them, but information you choose to share with them will fall under their privacy policies, which we encourage you to review. We carefully select other organizations in an effort to give you the value and excellent customer service you expect from UMKC.

We have also created relationships with others on the Web who might have products and services we do not, but that we think you might be interested in. These companies' Web sites may be hyperlinked to ours, or we may have "co-branded" sites we share with them. Again, we do not share your personal information with them, nor do we control their use of your information. That's why it is important for you to know what their privacy practices are if you visit their sites.

Consumer Information

[Introduction](#) | [Why We Collect Information](#) | [What We Collect](#) | [What We Share](#) | [Security](#) | [Opting Out](#)

This Policy explains our collection and use practices regarding consumer information, including how and what we share with our related companies and with outside companies. Protecting your privacy is important to the University of Missouri-Kansas City and our employees. We want you to understand what information we collect and how we use it. This Policy is the standard for UMKC employees regarding collection, use, retention, and security of nonpublic personal information. If you pay off your loan(s) we will continue to adhere to the privacy policies and practices described in this notice.

This Policy applies to you if you have received a financial product or service from UMKC. An example would be if UMKC owns your student loan. This Policy also applies to our former customers. Please note that if UMKC services, but does not own, your student loan, your lender's

privacy Policy applies instead. In those cases, UMKC complies with the privacy policies of our lender clients. The information in this Policy applies to individuals only, and we may change the policies from time to time. The effective date of this Policy is January 1, 2004.

Why We Collect Information

We collect information so we can identify you as our customer, to establish, manage and protect your accounts, to complete your transactions, to create and offer you products and services you might be interested in, and to comply with various legal and regulatory requirements.

What Information We Collect

"Nonpublic personal information" is information about you that is not publicly available, but that we get in connection with providing a financial product or service to you, and that we need to serve you effectively and efficiently. We may collect nonpublic personal information about you in the following ways:

- Information we receive from you on applications or other loan and account forms, which may include your name, address, e-mail address, birth date and phone number, so we can identify you as a customer, get in touch with you about your account when necessary and generally maintain your account; your social security number or other identifying information that helps us prevent unauthorized access to or use of your account; and personal financial information that helps us process your application and identify products and services that may be of interest to you.
- Information about your transactions with us or with our affiliates or others, including but not limited to account balances, your payment history and how you use your account. We use this information to respond to your requests, service your accounts and again, make recommendations or offers to you, as we feel appropriate.
- Information we receive from third parties such as credit bureaus, for example your credit history or credit score. This information is used in processing loan applications, collecting accounts and determining eligibility for offers of other products and services.

What Information We Share

Rest assured that UMKC will only share your information as allowed by law and described in this Policy.

Within UMKC

UMKC may be involved in a variety of businesses, including education lending and sale of education loans. Among our affiliates we may share:

- Your financial data, for example, your assets and income that you include on a loan application; and,
- Information we receive from credit bureaus or other nonaffiliated parties, such as your creditworthiness and your payment history.

In the "[Opting Out](#)" section, you can direct us not to share the two types of information described above with our affiliates, except where one of our affiliates is simply providing services for another.

Our affiliates may share certain other information about you in order to provide a loan to you or to maintain and service your account. Our employees engaged in this sharing are only allowed to

use the information for those reasons necessary to these functions. This information could include:

- Information we receive from you on applications or other forms, such as your name, address, telephone number, email address and social security number; and
- Information about transactions with us, our affiliates or others, such as your loan account balance, payment history and parties to transactions.

Outside UMKC

In some situations, we may also share your information with companies outside our organization, such as:

- Financial service providers. This includes companies that originate loans or process loan transactions for us, vendors that print, prepare or mail statements for us, correspondent lenders and computer system programmers; and
- Marketing service providers. Such companies may be used to help us market our products and services to you.

These providers only receive limited information about you as necessary to perform their functions. They are always required to maintain confidentiality of the information and we restrict their use to the purpose we authorize. They are not allowed to pass the information on to others for their own benefit.

We may also enter into joint marketing agreements with non-affiliated companies who offer products and services different from ours. We're very cautious in selecting our marketing partners, and again, the outside party will be subject to confidentiality and restrictions on use of your information. The information we may provide these companies includes your contact information as described above, and occasionally some account activity information such as balance, payment history and parties to transactions, as well as credit history and creditworthiness information.

If you do not want us to share your nonpublic personal information with nonaffiliated companies, you may [opt-out](#) of that sharing and we will not share your information except as we are permitted to by law with our marketing partners and other non-affiliated companies.

Other Situations

Sometimes the law or other circumstances also require that we disclose nonpublic personal information about you to nonaffiliated third parties. Some examples are: when you ask or permit us to do so; when a guaranty agency, school or the Department of Education need that information in connection with your account, with agencies that assist us in servicing your loan; in response to subpoenas or court orders; with credit bureaus; or when we suspect fraud or criminal activity.

Our Security Procedures

UMKC takes careful steps to safeguard customer information. We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you, and we regularly train our employees on privacy, information security, and their obligation to protect your information. We maintain physical, electronic, and procedural safeguards that comply with federal and industry standards to guard your personal

information and we regularly test those safeguards to maintain the appropriate levels of protection.

Our Information Security divisions continually update and improve the security standards and procedures we use to help protect against anyone gaining unauthorized access to your confidential information, including through the Internet. We also build checks and balances into our procedures so that we can properly identify our customers.

You can help safeguard your personal information by taking a few simple precautions. Protect your account numbers, passwords, PIN's, and customer access numbers. Never disclose confidential information to unknown callers. You should always use a secure browser and current virus detection software, and never open e-mail from unknown sources.

Opting Out

If you prefer that UMKC not share information about you, you may restrict information sharing (other than those disclosures permitted by law) by completing the form that was attached to the UMKC Privacy Policy you received by mail.