

# Online Privacy Statement

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This website is provided by Iowa Student Loan Liquidity Corporation d/b/a ISL Education Lending and its subsidiaries (Aspire Resources Inc. d/b/a Aspire Servicing Center) and affiliates ("we," "us," "our," "Corporation" or "Iowa Student Loan"). We provide access to and use of certain websites and subdomains that we own and control that offer products and functionality. Those websites include, without limitation, [www.IowaStudentLoan.org](http://www.IowaStudentLoan.org), [www.AspireServicingCenter.com](http://www.AspireServicingCenter.com), [www.AspireResourcesInc.com](http://www.AspireResourcesInc.com), [iowastudentloan.org](http://iowastudentloan.org), [aspire servicingcenter.com](http://aspire servicingcenter.com), [aspire resourcesinc.com](http://aspire resourcesinc.com), [studentloan.org](http://studentloan.org), [studentloancoach.info](http://studentloancoach.info), [ilinksupport.org](http://ilinksupport.org), [ilinkiowa.org](http://ilinkiowa.org), [resetrefinance.com](http://resetrefinance.com), [resetrefinance.org](http://resetrefinance.org), [simplesolutionforyou.com](http://simplesolutionforyou.com), [partnershiploan.org](http://partnershiploan.org) and [sp3.org](http://sp3.org). This Online Privacy Statement applies to all of the websites that we own and control.

We understand that you are concerned about the privacy and security of your personal information. This Online Privacy Statement ("Privacy Statement") applies to the information we collect from you online when you visit a website provided by us. The amount, type and use of the information we receive depends on how you use this website. If you obtain a financial product or service from us, your activities on this website may also be governed by our [Customer Financial Privacy Notice](#) that describes how personally identifiable consumer financial information you may provide to us is collected, used and retained. By using this website, you accept this Privacy Statement. If you don't agree to the terms contained in this Privacy Statement, you must immediately exit this website.

## Collection and Use of Information

- **Information we collect from you.** We collect personal information that you provide to us directly through electronic mail; electronic website forms, including inquiries about credit products and credit applications; and other electronic means. "Personal information" means information that can specifically identify you, such as your name, phone number, address, email address, date of birth, account number, the college or university you attend, your course of study, your planned year of graduation, employment history, income information and other financial information about you, Social Security number, driver's license number or information from other identification documents. If you are applying for employment, Personal Information may also include resumes, cover letters and other employment information that you provide us. We collect this information when you register and/or set up an account/profile to access, visit and/or use

certain portions of the website.

- **Information that we collect from third parties.** We may collect information about you from third parties (schools or other financial institutions) when you apply for loans; this information may include credit reports from national consumer reporting agencies. We may also collect information about you from third parties when you apply for employment. This information may include credit reports, background checks and reference checks from national consumer reporting agencies, background check service providers and your references.
- **Information that we collect automatically.** In addition to the information that you or third parties provide us, we may automatically collect information about you when you use this website. We collect information related to your use of our websites using cookies, web beacons and log information. We use the information gathered from cookies, web beacons, logs and similar tools to monitor website performance; improve website design, functionality, and security; assemble web analytics and activity trends; and to measure, improve and customize products and services. We may use cookies, web beacons and other technologies from third-party service providers to satisfy these functions. The information we may collect includes, without limitation, the make, model, settings, specifications (e.g., CPU speed, connection speed, browser type, operating system, device identifier) and geographic location of you and/or your computer, mobile or other device, as well as date/time stamp, IP address, pages visited, time of visits, content viewed, ads viewed, the site(s), application(s), destination(s) and/or service(s) you arrived from, and other clickstream data.
- **Google Analytics** is a tool we use to collect information about use of this site. Google Analytics collects information such as how often users visit this site, what pages they visit when they do so, what other sites they used prior to coming to this site and the IP address of the device used to connect to our site. We use some of the information we get from Google Analytics to improve this site and provide information regarding our products to you. We do not combine the information collected through the use of Google Analytics with any of your personally identifiable information. Although Google Analytics plants a permanent cookie on your device's web browser to identify you as a unique user the next time you visit this site using that same device, the cookie cannot be used by anyone but Google. You can read [Google's Privacy Policy](#) to learn how Google uses the data gathered by Google Analytics.

Users can opt out of Google Analytics tracking; to learn more visit Google's site: <https://tools.google.com/dlpage/gaoptout>.

We may use the personal information that we collect from you or third parties to:

- Register you with this website and to create an online account.
- Provide you with products or services.
- Process your loan applications and administer your online account.
- Process your employment application and to satisfy our legal obligations arising from the recruitment and hiring processes.
- Provide you with customer service, dispute resolution, or other troubleshooting.
- Communicate with you.
- Provide you with service updates.
- Provide you with marketing and surveys.
- Provide you with information you requested regarding our products or services or other questions.
- Verify your identity and reduce credit risk.
- Detect and prevent fraud, violations of our legal agreements, and illegal activity.
- Comply with legal or regulatory requirements and other purposes.
- Make business decisions.
- Recover debt and collections.
- Fulfill other technical, logistical, financial, tax, legal, compliance, administrative or back-office functions.

## Remarketing

This website uses third-party remarketing services, such as Google AdWords, to advertise our products and services on other websites to previous visitors of our website. Third-party remarketing services including Google will use cookies and pixel tags (action tags) on your web browser to collect non-identifiable information about your visits and interaction with our website and display advertisements based on these past visits. The advertisements could be in the form of an advertisement on a Google search results page, a site in the Google Display Network, a banner or link. These advertisements on third-party websites allow us to track responses to our ads. You can set preferences for how Google advertises to you using the [Google Ad Settings](#) page or opt out of a third-party vendor's use of cookies by visiting the [Network Advertising Initiative opt-out page](#). If you want, you can opt out of interest-based advertising entirely by changing your cookie settings or permanently using a browser plugin.

**Cookies** are small files containing strings of text stored on your computer. We use cookies to authenticate you as a user when you log in, to track your session, to deliver content specific to your preferences and interests, and to provide other functions.

We may use session cookies or persistent cookies. Session cookies are temporary and are deleted after you close your web browser. Session cookies do not collect personally identifying information from your computer. Among other uses, session cookies allow us to deliver content specific to your interests and to improve website navigation. We use persistent cookies for customer protection, as part of our authentication technology. Persistent cookies assist in verifying the identity of a customer who is attempting to log in to an account.

**Web beacons** are objects embedded into web pages that allow a website to count users and determine how long users view web pages. We use web beacons for site traffic reporting, unique visitor counts, auditing and reporting, personalization, and other functions.

A web beacon embeds a small transparent gif image in a web page or email used to track when the page or email has been viewed. A similar device may be used where a product, service or functionality sends data to a server when a set of user-initiated events, such as clicking a button on the website or in an email, occur. This is similar to a cookie — it tracks your visit, and the data is only read by the server that receives the data. However, it differs because it is not browser-based, may not function as an ID card and doesn't store any data on your computer.

**Log file information** is automatically reported by your browser each time you access this website. When you access this website, our servers may automatically record certain log file information. These server logs may include information such as your web request, Internet Protocol ("IP") address, browser type, browser language, operating system, platform type, the state or country from which you accessed the website, software and hardware attributes (including Device ID), referring/exit pages and URLs, number of clicks and how you interact with links on the website, domain names, landing pages, pages viewed and the order of those pages, the date and time you visited the website and uploaded or posted content, error logs, files you downloaded, and other such information. We use this information to enhance the functionality of the website and to make your access more convenient, secure and efficient. We may also use this information to develop group profiles of website visitors, to assist with systems administration, to resolve problems and to prevent fraud.

**Location information** is general location information (e.g., IP address, city/state and or ZIP code associated with an IP address) that we automatically collect from your computer or mobile device. We use this information to enhance your experience of using the website.

Most internet browsers are set up to accept cookies automatically. You may stop your browser from accepting cookies or web beacons, or providing location information. The Help portion of your browser should explain how to configure your browser's settings. Your browser may have add-ons that may help you block web beacons. You may have limited functionality if you block cookies or web beacons set by this website. Please note that if you disable such features, you may not be able to access or receive some or all of the services, content, features and/or products made available via the website.

If you do disable such features, please note that we are unable to respond to Do Not Track signals or similar tools and settings at this time due to the limits of current internet technology, standards and solutions.

## **Updating Your Personal Information**

Keeping your account information up to date is important. You may review or update certain account information by logging in to our customer portal Account Access page. If you encounter information that cannot be changed online or if you prefer to request changes offline, you may contact our office by calling or writing to us using the contact information listed on the Contact Us section of our website or by using the contact information listed on your billing statements or other documents we send to you.

## Disclosure and Sharing of Personal Information

We disclose personal information to accomplish the uses, purposes and sharing outlined in this Privacy Statement and the Customer Privacy Notice.

We disclose personal information to our affiliated companies, individuals and third parties that perform services and functions on our behalf under confidentiality agreements. These entities include, but are not limited to, financial institutions; auditors; background and credit check organizations; fraud prevention service providers; marketing service providers; database managers; customer service providers and representatives; debt collectors; and others who perform technical, logistical, financial, tax, legal, compliance or administrative functions on our behalf. They may perform functions including, but not limited to, providing products and services; analyzing data; supplying marketing assistance; providing search results and links; sending postal mail and email; providing background and credit checks; providing fraud checks; providing customer service; assisting in debt collections; and providing other financial, technical, logistical, tax, legal, compliance or administrative functions.

In addition, we may disclose Personal Information where:

- Required by law, by court rules concerning the production of records or by an order or requirement of a court, administrative agency, law enforcement authority or other government entity.
- We have reasonable grounds to believe that use or disclosure is necessary to protect the rights, privacy, property or safety of our users, employees or others.
- We have reasonable grounds to believe that the information relates to the breach of an agreement or violation of the law that has been, is being or is about to be committed.
- It is necessary for fraud protection, risk reduction or the establishment or collection of funds owed to us.
- It is necessary to enforce or to apply our legal agreements, to pursue remedies or to limit damages to us.
- The information is public.
- You have provided consent or with your direction.

- Other reasons allow it or other laws require it.

We may share aggregate or statistical data with third parties for public relations or other purposes.

## **How We Store and Protect Your Information**

Your information that we collect through the website may be stored and processed in the United States or any other country in which we or our subsidiaries, affiliates or service providers maintain facilities. We may transfer information that we collect about you, including personal information, to affiliated entities or to other third parties across borders and from your country or jurisdiction to other countries or jurisdictions around the world.

We care about the security of your information and take technical and organizational measures to protect your data against accidental or unlawful destruction or accidental loss, alteration, unauthorized disclosure or access. These measures vary depending on the sensitivity of the information we have collected from you. However, no method of transmission over the internet or via mobile device or method of electronic storage is absolutely secure. Therefore, while we strive to use commercially acceptable means to protect your information, we cannot guarantee its absolute security. We are not responsible for the functionality or security measures of any third party.

To protect your privacy and security, we take steps (such as requesting a unique password) to verify your identity before granting you access to your account. You are responsible for maintaining the secrecy of your unique password and account information, and for controlling access to your email communications from us, at all times. Do not share your password with anyone and do limit access to your computer or other devices by signing off after you have finished accessing your account.

For information about how to protect yourself against identity theft, please refer to the Federal Trade Commission's website at [www.ftc.gov](http://www.ftc.gov) and search for the latest identity theft and data security resources.

## **How Long We Keep Your information**

Following termination or deactivation of your account, we may retain your profile information for an additional period of time for backup, archival or audit purposes. In certain circumstances, we are required by federal and state regulations to store various

information. In order to comply with those requirements, we may be unable to delete your information from our systems until the expiration of the applicable period.

## **California Privacy Rights**

Under California Civil Code Section 1798.83 (known as the "Shine the Light Law"), if you are a resident of California, you may request certain information about our disclosure of personal information about you during the prior calendar year to third parties for their direct marketing purposes. To make such a request, please write to us at the following address:

Privacy Department  
P.O. Box 659704  
West Des Moines, IA 50265-0970

Alternatively, you may send us an email at: [privacy@studentloan.org](mailto:privacy@studentloan.org).

## **Opting Out of Future Product, Service, or Event Notifications**

We may contact you or send you information about new products or services or upcoming events. If you do not want to receive information about products, services or events, you may send an email to [privacy@studentloan.org](mailto:privacy@studentloan.org) or use the information in the Contact Information section below to contact us. If possible, please provide your exact name and address or email address as it appears on any mailings you have received from us. Your election not to receive information does not change our ability to send you information about your account with us.

## **Security**

We protect your personal information by maintaining administrative and technical safeguards. We use encryption technology to secure your information when being transmitted. Because no data transmission is completely secure, you understand there is some risk when you send us your information.

We also train our employees in the proper handling of personal information. When we use other companies to provide services, we require them to protect the confidentiality of any personal information they may receive. We combine these technical safeguards with physical safeguards and employee policies to protect your information.



## **Children's Privacy**

We do not knowingly collect, maintain or use personal information from our websites about children under age 13. If you are under age 13, do not share personal information with us.

## **Linked Sites**

This website may display links to websites of other companies. If you link to a site that is not a website from us, the privacy policy of that site applies to you. We are not responsible for the way that site may collect, use, disclose or secure the personal information that you provide to them. Please read their privacy policy to learn how they use your personal information.

## **Changes to the Privacy Statement**

We may change the Privacy Statement on one or more occasions by posting a revised Privacy Statement on this website or a website replacing this website. Any changes to this Online Privacy Statement will become effective when posted unless indicated otherwise. You agree to check back frequently to review any revisions to the Privacy Statement.

## **Contact Information**

If you have questions about this Online Privacy Statement, please contact:

Privacy Department  
P.O. Box 659704  
West Des Moines, IA 50265-0970  
(800) 507-3814 or [privacy@studentloan.org](mailto:privacy@studentloan.org)