



FACTS	RISLA RHODE ISLAND STUDENT LOAN AUTHORITY What do we do with personal information?
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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"> • Social Security number and Income • Credit History and Credit Score • Account Balance and Payment History When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.
HOW?	All financial companies need to share borrowers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their borrowers' personal information; the reasons RISLA chooses to share; and whether you can limit this sharing.

REASONS WE SHARE PERSONAL INFO	DOES RISLA SHARE?	CAN YOU LIMIT SHARING?
FOR EVERYDAY BUSINESS PURPOSES- Such as to process transactions, maintain your account(s), respond to court orders and legal investigations, or reports to credit bureaus.	YES	NO
FOR OUR MARKETING PURPOSES- To offer our products and services to you.	YES	NO
FOR JOINT MARKETING WITH FINANCIAL COMPANIES-	NO	DO NOT DISCLOSE
FOR OUR AFFILIATES' EVERYDAY BUSINESS PURPOSES- Information about your transactions and experiences.	NO	DO NOT DISCLOSE
FOR OUR AFFILIATES' EVERYDAY BUSINESS PURPOSES- Information about creditworthiness.	NO	DO NOT DISCLOSE
FOR AFFILIATES AND NON-AFFILIATES TO MARKET TO YOU	NO	DO NOT DISCLOSE

WHO WE ARE	
Who is providing this notice?	RISLA Rhode Island Student Loan Authority

WHAT WE DO	
How does RISLA protect my personal information?	To protect your personal information from authorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files, and buildings.
How does RISLA collect my personal information?	<p>When we collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan or give us your income information • Pay us by check or provide employment information • Tell us about your investment portfolio <p>We also collect your personal information from others such as credit bureaus.</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.</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"> • RISLA does not have any affiliates.
NON-AFFILIATES	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • RISLA does not disclose information to non-affiliates.
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"> • RISLA does not participate in joint marketing.

OTHER IMPORTANT INFORMATION	
<p>RISLA does not disclose personal information such as name, address, or social security number with non-affiliates, and we use your information only for OUR everyday business purposes and to market OUR products and services to you.</p>	
<p>FOR ANY QUESTIONS OR TO REQUEST A PRIVACY NOTICE, CALL 888-897-4752 OR VISIT RISLA.COM</p>	