



FACTS	WHAT DOES SHOP TUTORS, INC. DBA LENDEDU (“LendEDU”) 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and contact information, • Loan information and repayment history, and • Credit card and banking information and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customer’s 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 LendEDU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does LendEDU 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	No	We don’t share
For our affiliates’ everyday business purposes – information about your transactions and experiences	No	We don’t share
For our affiliates’ everyday business purposes – information about your creditworthiness	No	We don’t share
For non-affiliates to market to you	Yes	Yes

To limit our sharing	<p>Print, complete, and sign this OPT-OUT FORM (https://lendedu.com/wp-content/uploads/2017/10/GLBA-OPT-OUT-FORM.pdf) and either:</p> <ul style="list-style-type: none"> • send via overnight or registered mail to: 80 River Street, STE #3C-2, Hoboken, NJ 07030, or • email a copy of the form to compliance@lendedu.com. <p>You may limit our sharing at any time. Please allow up to 30 days to process your form.</p>
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Questions?	Contact compliance@lendedu.com
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Who we are	
Who is providing this notice?	This notice is provided by Shop Tutors, Inc. DBA LendEDU.
What we do	
How does LendEDU 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 LendEDU 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, • create a profile or synchronize information on our website, or • enter your banking, income, financial, or loan information into your LendEDU profile. <p>We also collect your personal information from others, such as the National Student Loan Data System, the Federal Student Aid site, banks, private loan servicers, lenders, and other custodians and other similar entities.</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 non-affiliates 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>
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>LendEDU does not share any NPI with its affiliates.</i>
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"> • <i>LendEDU does share with NPI with our lending partners so they can market to you. You may limit this sharing.</i>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>LendEDU does not jointly market.</i>
Other important information	
<p>For California residents: We may share information we collect about you with non-affiliated third parties for their direct marketing purposes unless you opt out by completing the OPT OUT FORM and returning to us. We will not otherwise share information we collect about you with non-affiliated third parties, except as permitted by law. We will limit sharing with our affiliates to the extent required by California law.</p>	
<p>For Vermont residents: We will not share information we collect about you with non-affiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. We will not share information about your creditworthiness with our affiliates, other than as permitted by Vermont law, unless you authorize us to make those disclosures.</p>	