

FACTS**WHAT DOES COGNITION LENDING CORPORATION 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"> ▪ Social security number and income ▪ Account balances and employment information ▪ Credit history and credit scores
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 Cognition Lending Corporation chooses to share; and whether you may limit sharing.

Reasons we can share your personal information	Does Cognition Lending Corporation 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	<ul style="list-style-type: none"> • Mail the form below <p>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. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call Customer Service at 1-866-539-6404 if you have additional questions between the hours of 9:00 a.m. and 8:00 p.m. ET, Monday through Friday.
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Mail-in Form

Mark any/all you want to limit

- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Account Number

Name

Address

City, State

Zip

Mail to:

Cognition Lending Corporation Opt Out
c/o Tuition Management Systems
171 Service Avenue
Suite 200
Warwick, RI 02886-1056

Who we are

Who is providing this notice?	Cognition Lending Corporation
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What we do

How does Cognition Lending Corporation protect my personal information?	<p>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.</p> <p>We also require our servicers to maintain physical, electronic, and procedural safeguards that comply with federal standards to protect your personal information.</p>
How does Cognition Lending Corporation collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ apply for a loan ▪ give us your income information ▪ give us your wage statements ▪ give us your contact information ▪ provide employment information <p>We also collect your personal information from others, such as credit bureaus, 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?	Your choices will apply to everyone on your account.

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 Cognition Financial Corporation and FM Systems LLC dba Tuition Management Systems LLC.</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 student loan lenders and servicers, retailers of education-related services, and nonprofit organizations.</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 product or service companies.</i>

Other important information

For Vermont and California Residents Only – The information practices Cognition Lending Corporation described above comply with federal law. Vermont and California laws place additional limits on sharing information about their residents. If you are a Vermont or California resident, we will automatically limit the disclosure of your information within and outside our family of companies as permitted or required by applicable law or regulation.

For Nevada Residents Only – We are providing you this disclosure pursuant to state law. You may request to be placed on our internal Do Not Call list by calling, 1-866-539-6404. For more information on this Nevada law contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 East Washington Avenue, Suite 3900, Las Vegas, NV 89101; telephone number: 702-486-3132; email BCPINFO@ag.state.nv.us