

Eugene B. Cooper Student Loan Fund
Privacy Policy
January 1, 2008

This notice provides you with information on how the Eugene B. Cooper Student Loan Fund collects and uses your personal information. This notice also details how we maintain the confidentiality and accuracy of certain information. We will respect and protect the privacy of the information you have entrusted to us.

Information We Collect We collect non-public personal information about you from the following sources:

- Information we may receive from you on applications, or other oral, written or electronic communications, such as your name, address, social security number, assets and income;
- Information we may receive from a consumer reporting agency, such as information about your creditworthiness and credit history; and
- Information we may obtain from others to verify information provided by you, such as your employment history and credit or other relationships with third parties.

Non-public personal information does not include information that is available from public sources, such as telephone directories or government records.

Information We Disclose We do not disclose any non-public personal information about our current applicants or borrowers, or former applicants or borrowers to anyone outside of the Board of Directors of the Eugene B. Cooper Student Loan Fund, except as required or permitted by law.

Accuracy of Information We believe it is vitally important that the information we maintain about you is as accurate as possible. We attempt to maintain and ensure the accuracy of your information by requesting that student borrowers and/or their parents/guardians respond to our regular Request for Updated Information mailings. Should you have a question or concern about the accuracy or completeness of your information, please contact us and we will take immediate steps to correct the information or amend our records.

Information Security We restrict access to non-public personal information about you to those persons who are on the Board of Directors of the Fund.

Former Borrowers After your loans are paid off or should your relationship with us be terminated for some other reason, we will continue to treat and safeguard your information as described in this notice.

Notice of Furnishing Negative Information We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Contact us at: P O Box 4716, Winchester, VA 22604 or ebcooper@winchesterkiwanis.org