

An Important Notice About Privacy

We have prepared this notice to inform you about the information we collect and how we may disclose that information to third parties. The SC Student Loan Corporation and its guarantee agency, the SC State Education Assistance Authority (referred to in this notice as “we” or “us”), recognize the sensitive nature of your personal financial information, and take every precaution to protect your privacy and earn your trust. Under no circumstance do we provide account or personal information for the purpose of independent telemarketing or direct mail marketing of any products or services of those companies.

Kinds of information we collect.

When you apply for a loan, we may collect “nonpublic personal information” about you. Nonpublic personal information is personally identifiable information about you obtained by us in connection with processing and servicing your educational loan. For example, nonpublic personal information may include information regarding your name, address, and phone number, payment history, and financial status, such as employment and income. In most cases you give us this information yourself, in person, by completing an application, by mail, or through our web site. If we need to know about your credit and repayment history, we use third-party sources such as consumer reporting agencies. We also collect information about your transactions with us.

How we use this information and who has access to it.

The information we collect is used for only one purpose: to help us deliver the services you have requested, easily and efficiently. We may disclose all of the information we collect, but only as provided in this notice and as permitted by law. We do not sell your personal information to outside marketing firms, and we do not reveal your personal information to anyone, except as permitted by law. For example, we use independent service providers to help in the collection of our payments. These service providers sign agreements to strictly safeguard the confidentiality of our customer’s information and are not allowed to disclose this information to anyone else without our permission. We may also disclose your information to guarantee agencies, including state and federal agencies that insure or reinsure student loans.

How we protect your privacy online.

We place great value on the relationship we share with you. Therefore, we work hard to safeguard information about that relationship. Except as otherwise described in this Notice, we restrict access to your nonpublic personal information to those employees who need to know that information in order to provide loan information and services to you. At our web site, www.scstudentloan.org, we maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

The pass codes and other safety features we have installed also help ensure that the information you provide remains safe and secure.

We respect your privacy.

As technology continues to advance, you can be sure we will provide the most up to date safeguards possible to keep your personal financial information confidential and secure. Your trust is important to us and we are committed to protecting your privacy, whether you do business with us on the Internet, in person, or via telephone or mail.

Changes to this Notice

We may amend this policy at any time, and we will inform you of changes as required by law.