

MHEAC PRIVACY NOTICE

In compliance with the privacy provisions of the Gramm-Leach-Bliley Act, Mississippi Higher Education Assistance Corporation (MHEAC) provides to you our privacy notice. In the following privacy notice, MHEAC is referred to as "we" or "us." We want you to understand what information we collect and how we use it. The following policy serves as our standard for collection use, retention and security of nonpublic personal information.

What Information We Collect

"Nonpublic personal information" is nonpublic information about you that we obtain in connection with providing a financial product or service to you. For example, nonpublic personal information includes information regarding your student loan balance and payment history.

We may collect nonpublic personal information about you from the following sources:

1. Information we receive from you on applications, or other loan and account forms, or other forms of communication;
2. Information about your transactions with us or others, (including transactions with nonaffiliated third parties, schools, guarantors, lenders, the U. S. Department of Education and as otherwise authorized by your Promissory/Master Promissory Note(s) and
3. Information we receive from third parties such as consumer reporting agencies.

What Information We Disclose

We are permitted under law to disclose nonpublic personal information about you to third parties in certain circumstances. For example, we may disclose nonpublic personal information about you to third parties as follows:

1. To assist us in servicing your loans;
2. To government entities in response to subpoenas; and
3. To credit bureaus.

We do not disclose any nonpublic personal information about current or former customers to anyone, except as permitted by law.

Our Security Procedures

We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.