

FACTS

WHAT DOES MPOWER FINANCING, PUBLIC BENEFIT CORPORATION ("MPOWER") DO WITH YOUR PERSONAL INFORMATION?

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| 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 ▪ Income ▪ Account balances ▪ Credit history ▪ Payment history ▪ Your employment history <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 customer's personal information; the reason a financial company chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does MPOWER 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 | No | We don't share |
| For joint marketing with other companies | No | We don't share |
| 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 nonaffiliates to market to you | No | We don't share |

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| To Limit Sharing or Questions? | Call 202-417-3800 or go to www.mpowerfinancing.com/contact-us/ |
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Who we are

Who is providing this notice?

MPOWER is a U.S. based lender who specializes in lending to international students studying in the U.S. or Canada.

What we do

How does MPOWER 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. We also employ other physical, electronic, and procedural safeguards to protect this information, including limiting access to such information.

How does MPOWER collect my personal information?

We collect your personal information, for example, when you:

- Check your eligibility
- Apply for a loan
- Make a payment
- Call or write to us

We also collect your personal information from others, such as credit bureaus and other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information