

# FACTS

## WHAT DOES Zero Student Debt Initiative, LLC DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and income</li> <li>■ Account balances and transaction history</li> <li>■ Student loan(s) balance, history, and interest rates.</li> </ul>
<b>How?</b>	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 Zero Student Debt Initiative, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Zero Student Debt Initiative share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	Yes
<b>For joint marketing with other financial companies</b>	Yes	No (see "Other Important Information" for additional state law rights)
<b>For our Affiliate's everyday business purposes—</b> information about your transactions and experiences	Yes	No
<b>For our Affiliate's everyday business purposes —</b> information about your creditworthiness	Yes	Yes
<b>For our Affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	WE DON'T SHARE

<b>To Limit Our Sharing</b>	<ul style="list-style-type: none"> <li>■ Call <b>1(888) 999-7112</b>—our menu will prompt you through your choice(s)</li> <li>■ Visit us online: <a href="http://rounduptozero.com">rounduptozero.com</a> or</li> <li>■ Mail the <b>form</b> below</li> </ul> <p><b>Please note:</b> 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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<b>Questions?</b>	Call 1(888) 999-7112 or go to <a href="http://rounduptozero.com/contact">rounduptozero.com/contact</a>
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### Mail-in Form

<b>Leave Blank OR</b>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p>
<b>Name</b>	
<b>Address</b>	
<b>City, State, Zip</b>	
<b>Email</b>	
<b>Mail to:</b> Zero Student Debt Initiative, LLC 128 Avenida Adobe San Clemente CA, 92672	

## Who we are

**Who is providing this notice?**

Zero Student Debt Initiative, LLC

## What we do

**How does Zero Student Debt Initiative, LLC 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 various computer safeguards and secured files and buildings.

**How does Zero Student Debt Initiative, LLC collect my personal information?**

We collect your personal information, for example, when

- You activate your Zero account
- You use linked banking/credit card accounts
- You make changes to your Zero account
- We make withdrawals and payments on your behalf

We also collect your personal information from others, such as credit bureaus, affiliates, or 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. See below for more on your rights under state law

## Definitions

**Affiliates**

Companies related by contractual agreement to provide primary services for Zero Student Debt Initiative, LLC. They can be financial and nonfinancial companies.

- Zero Student Debt Initiative LLC affiliates consist of financial providers such as banks and other financial or technology companies that work to service your financial needs

**Nonaffiliates**

Nonaffiliates we share with can include financial and nonfinancial companies.

- We do not sell your information to outside marketers to allow them to independently solicit you for a product unless we first ask your permission to send your information.

**Joint marketing**

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

- Our joint marketing partners include banks, student loan providers, lenders and servicers, financial technology companies, credit card companies and other financial services companies.
- Joint marketing with other companies allows us to bring information to you about financial products and services that are different from those that we provide.

## Other important information

**CALIFORNIA RESIDENTS** (consumer account with a California address): Please see the separate notice you are receiving entitled "Important Privacy Choices for Consumers" for your right to opt out of sharing with affiliates and with non-affiliated financial institutions that are joint marketing partners.

**VERMONT RESIDENTS:** We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. The information we may share pursuant to a joint agreement for marketing is limited to consumer name and contact information and our own transaction and experience information.

# Important Privacy Choices for Consumers

Zero Student Debt Initiative, LLC

THIS DOCUMENT APPLIES ONLY TO CALIFORNIA RESIDENTS

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below. Your Rights You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

## Your Choices

**Restrict Information Sharing With Companies We Own or Control (Affiliates):** Unless you say “No,” we may share personal and financial information about you with our affiliated companies.

NO, please do not share personal and financial information with your affiliated companies.

**Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services:** Unless you say “No,” we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

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### Time Sensitive Reply

*You may make your privacy choice(s) at any time. Your choice(s) marked will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.*

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### To Exercise your Choices

Do [one of] the following:

(1) Email [support@initiativezero.com](mailto:support@initiativezero.com) with the subject line “Privacy Settings”. You can exercise your privacy choices by copying and pasting the “No” statements listed above in the body of the email. **Please include your Email in the body of the email.**

[(2) Log into your user account and change your privacy settings. This can be done by signing in, clicking on profile, and then privacy settings.