

# FACTS

## WHAT DOES University of North Georgia DO WITH YOUR PERSONAL INFORMATION?

### 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?

The types of personal information we collect and share depend on the product or service you have with us. When you are *no longer* a customer, we continue to share your information as described in this notice. This information can include:

- Social Security number and TransactionHistory
- Account Balances and Payment History
- Credit History and AccountTransactions

### How?

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 **University of North Georgia** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does University of North Georgia 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	No	We Do Not Share
<b>For joint marketing with other financial companies</b>	No	We Do Not Share
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We Do Not Share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We Do Not Share
<b>For our affiliates to market to you</b>	No	We Do Not Share
<b>For nonaffiliates to market to you</b>	No	We Do Not Share

### What we do

<b>How does University of North Georgia protect my personal information?</b>	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.
<b>How does University of North Georgia collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ give us your Income information</li> <li>■ provide employment information</li> <li>■ provide account information</li> <li>■ give us your contact information</li> <li>■ pay us by check</li> </ul> <p>We also collect your personal information from other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

### Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>University of North Georgia is affiliated with the University System of Georgia and the University of North Georgia Foundation.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>University of North Georgia does not share with non-affiliates</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>University of North Georgia does not jointly market.</i></li> </ul>

## Questions?

Call toll-free 706-864-1412 or go to [www.ung.edu/finaid](http://www.ung.edu/finaid)  
If you need this document in an alternate format for accessibility purposes (e.g. Braille, large print, audio, etc.), please contact the Financial aid department at [finaid@ung.edu](mailto:finaid@ung.edu) or 706-864-1412.