

Privacy Notice

Rev. April 2014

FACTS	WHAT DOES UHEAA 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.
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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 and income ▪ Account balances and payment history ▪ Credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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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 UHEAA chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does UHEAA 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 financial companies	NO	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	NO	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	NO	We don't share
For our affiliates to market to you	NO	We don't share
For nonaffiliates to market to you	NO	We don't share

Questions?	Call toll free (877) 336-7378 or e-mail us at uheaa@utahsbr.edu
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More on the back...

What we do	
How does UHEAA 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.
How does UHEAA collect my personal information?	We collect nonpublic personal information about you in the following ways: <ul style="list-style-type: none"> ▪ open an account, ▪ pay your bills, ▪ give us your contact information, ▪ provide account information, ▪ pay us by check. 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 only gives you the right to limit only <ul style="list-style-type: none"> ▪ 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 common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>UHEAA has no affiliates.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ▪ <i>UHEAA does not share information with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ▪ <i>UHEAA doesn't jointly market.</i>

Other important information
The Government Records Access Management Act (GRAMA) is the records law for the State of Utah. This law is found in Title 63G, Chapter 2 of the Utah Code. GRAMA defines what a record is and establishes the criteria for accessing government records. As defined in Utah Code Ann. §63G-2-103, public record means a record that is not private, controlled, or protected and is prepared, owned, received, or retained by the governmental entity. Your personal information is considered private and UHEAA does not disclose personal information in response to a GRAMA request.