

Aidvantage Privacy Statement

Last Updated: December 17, 2021

Aidvantage Commitment to Privacy

Thank you for visiting Aidvantage, the federal loan servicing unit of Maximus Education, LLC. This Site, located at www.aidvantage.com is designed to help you manage the repayment of your federal student loans owned by the U.S Department of Education. This privacy statement governs your use of the Site. Please read this document carefully before you access and use the Site.

Confidentiality is a top priority at Aidvantage. We are committed to ensuring the security and confidentiality of your information. Aidvantage respects your privacy and we have developed the following privacy statement to demonstrate our commitment to you.

This privacy statement applies to:

- Information we collect about you
- How we use the information
- Choices you have about how we collect and use your information

This privacy statement does **not** apply to:

- Privacy practices associated with any activities done outside your use of this Site
- Websites other than this website
- Applications other than this application
- Products and services not available or enabled through the Site

Information We Collect

In order to use some of this Site's features, you may be asked to provide personal information.

Aidvantage does not collect any personal information about you through this Site unless you provide that information voluntarily.

You provide personal information voluntarily when using this Site. We clearly identify data you must provide so we can deliver the services or information you have requested. Aidvantage may ask that you provide or verify the following personal information; the list is not exhaustive:

- First and Last Name
- Address
- Phone Number
- Account Number
- Email Address

The information, including personal information, that you volunteer is used by Aidvantage to process and service your federal loan.

Aidvantage maintains policies that protect the confidentiality of personal information obtained in the course of its regular business functions. Aidvantage privacy policies impose a number of standards to guard the confidentiality, prohibit the unlawful disclosure, and limit access to personal information.

Aidvantage safeguards personal information by having physical, technical, and administrative safeguards in place.

[How We Use and Share the Information Collected](#)

Choosing to provide personal information to Aidvantage constitutes consent to the collection and sharing of the information with consumer reporting agencies and affiliates and the [U.S Department of Education and other U.S. Government Agencies for the purposes of processing and servicing your loan. The collection of information through this Site and the disclosure of that information are subject to the provisions of the Privacy Act 1974. The Privacy Act permits disclosure to third parties as authorized under certain routine uses. We do not sell or otherwise make available any information about you to any third parties for marketing purposes. See additional Privacy Act information below

Except as stated above as otherwise authorized by law, Aidvantage will only collect or disclose personal information through this Site if you have agreed to the collection or disclosure of that personal information. Aidvantage may collect or disclose personal information without your agreement if it is:

- necessary to perform our statutory duties as authorized by law, or authorized by state or federal statute or regulation
- to comply with valid legal process such as a search warrant, subpoena, or court order

Aidvantage may also disclose personal information to federal and/or state law enforcement authorities to enforce its rights against unauthorized access or attempted unauthorized access to Aidvantage information technology assets.

Aidvantage may disclose personal information to its agents, affiliates, and subcontractors to allow them to perform certain functions relating to the processing and servicing of your loan.

Aidvantage does not share your personal information with unaffiliated third parties. We may use your information to improve the content, navigation, and efficiency of the Site.

In order to make our Site better for you, we may use and share (with others) aggregated or anonymous (not personally identifiable) information that we have collected based on usage data, surveys, or statistical information that we have compiled about our users.

[U.S. Department of Education Gramm-Leach-Bliley Act Privacy Notice](#)

Please see the U.S. Department of Education's Gramm-Leach-Bliley Act Privacy Notice. This Privacy Notice complies with the Gramm-Leach-Bliley Act (GLBA), which requires that we disclose how we collect, share, and protect your personal information. ([Link to 16 CFR 313 Model Privacy Notice](#))

[Aidvantage Gramm-Leach-Bliley Act Privacy Notice](#)

Please see the Aidvantage Gramm-Leach-Bliley Privacy Notice. This Privacy Notice complies with the Gramm-Leach-Bliley Act (GLBA), which requires that we disclose how we collect, share, and protect your personal information. ([Link to 16 CFR 313 Model Privacy Notice](#))

Privacy Act Notice

The collection of information through this Site and the disclosure of that information are subject to the provisions of the Privacy Act of 1974 (5 U.S.C. 552a). The authority for collecting the requested information from and about you is 421 et seq. of the Higher Education Act of 1965, as amended (20 U.S.C. 1071 et seq.).

California and Vermont Residents

CALIFORNIA RESIDENTS: Notwithstanding the above, we will automatically manage accounts with California addresses as if the account holder has directed us not to share with non-affiliates. You may opt in and provide your consent using the contact methods described in the "How to Contact Us" section.

VERMONT RESIDENTS: Notwithstanding the above, we will automatically manage accounts with Vermont addresses as if the account holder has selected the opt-out choices. You may opt in and provide your consent using the contact methods described in the "How to Contact Us" section.

We will not disclose nonpublic personal financial information about you other than as permitted by law unless you authorize us to make that disclosure. Your authorization must be in writing or, if you agree, in electronic form. If you wish to authorize us to disclose your nonpublic personal financial information to nonaffiliated third parties, you may notify us at the address found under the "How to Contact Us" section

Web Site Time Out

For security purposes, your URL online session is set up to end after fifteen (15) minutes of user inactivity. You will receive a session timeout warning after fourteen (14) minutes of inactivity, allowing you to either continue your session or logout. If you do not make a selection, your session will end after fifteen (15) minutes of inactivity.

Information We Retain

Aidvantage retains the information collected through this Site as required by our contract with the U.S Department of Education. To find out more about the rules for retaining your information, please mail your questions to the contact information provided below.

Website Privacy Statement

Our web server automatically collects and logs web usage data when you visit the Site. This information, including your Internet Protocol (IP) address, referring sites, pages viewed, browser type, operating system, CPU speed, referring or exit web pages, and length of visit, informs us about how visitors use and navigate the Site. Aidvantage will collect the information above from your visit to the Site only for these purposes and for purposes related to processing and servicing your loan.

Cookies and "Do Not Track" Signals

Like most websites, we employ "cookies," "Web beacons," and similar devices to help you more efficiently use the Site and to track your activities. A cookie is a small amount of data that is transferred

to your browser by a Web server and can only be read by the server that gave it to you. It functions as your identification card and enables Aidvantage to record your activities and preferences. It cannot be executed as code or deliver viruses. A Web beacon is a small transparent gif image that is embedded in an HTML page or e-mail used to track when the page or e-mail has been viewed. Aidvantage uses cookies and similar devices to track your use of the Site, types of Products and Services viewed and information downloaded, count visitors We receive daily. Our Web servers automatically log the IP/Internet address of your computer. Aidvantage does not generally use this information to identify you personally.

Opt-Out of Cookies

If you do not want your browser to accept cookies, you can modify the cookie option in your browser's settings. However, some Site features or services may not function properly or be accessible without cookies.

"Do Not Track"

"Do Not Track" is a preference you can set in your web browser to let websites you visit know that you do not want them collecting information about you. The Site does not currently respond to a "Do Not Track" or similar signals.

Security

Aidvantage is strongly committed to protecting personal information collected through this Site against unauthorized access, use, or disclosure. Aidvantage limits employee access to personal information collected through this Site to only those employees who need access to the information to perform their official duties. Employees who have access to this information follow appropriate procedures in connection with any disclosures of personal information.

Aidvantage uses various technological and procedural security measures in order to protect the personal information we collect through the Site from loss, misuse, alteration, or destruction. We have documented Information Security & Privacy policies to address data protection. We regularly provide information security and privacy awareness training to our employees. However, you should be aware that due to the open and unsecured character of the Internet, Aidvantage cannot be responsible for the security of transmissions of personal information over the Internet. We have prepared a formal incident response plan in case of a data breach.

To protect your communications through the Site, we authenticate, monitor, audit, and encrypt activity. You can tell when the site is secure by looking at the location (URL) field. If the URL begins with https:// (instead of http ://), the document comes from a secure server. This means your personally identifiable information cannot be read or deciphered by unauthorized individuals. This is part of our continuing commitment to protecting your information. Please note, that despite our efforts, no security measures are completely secure. Use of this system constitutes consent to such monitoring and auditing.

Children

Aidvantage is committed to complying fully with the Children's Online Privacy Protection Act. Although parents are free to use this website on behalf of their children, we do not direct this site to children or knowingly collect personal information from children. We are pleased to work with parents and

guardians to delete, from our records, personal information that a child may have disclosed improperly on this website. Aidvantage appreciates your cooperation with this federally mandated requirement.

Reviewing and Correcting Your Information

We try to keep information about you accurate and current. To change or update any personal information maintained by our program, you may write Aidvantage at the address below. In your correspondence, please indicate with as much detail as possible. Personal information maintained by any of our contracts administered on behalf of federal, state, or local government entities should be corrected by contacting the specific customer service department. Please refer to the section on “How to Contact Us”.

Information Disclaimer

Information provided on this Site is intended to allow the public immediate access to public information. While all attempts are made to provide accurate, current, and reliable information, Aidvantage recognizes the possibility of human and/or mechanical error. Therefore, Aidvantage, its employees, officers, and agents make no representations as to the accuracy, completeness, currency, or suitability of the information provided by this Site and deny any expressed or implied warranty as to the same.

Changes to this Privacy Statement

We will occasionally update this privacy statement. When we do, we will revise the "Last Updated" date at the top of the privacy statement. Please check the Site from time to time for the most current version of our privacy statement. Your continued use of the Site after we have notified you of changes (as described above) constitutes your acceptance of the changes.

How to Contact Us

If you have any questions or concerns about reviewing and correcting your Information, please contact us by:

Toll-free phone number: 1-800-722-1300 (TTY: 1-877-713-3833)

Mail:

Aidvantage – U.S. Department of Education Loan Servicing

Attn: Privacy Official

P.O. Box 9635

Wilkes-Barre, PA 18773-9635

If you have any questions or concerns about our privacy statement, please contact us by:

Email:

PrivacyOfficial@Aidvantage.com

Mail:

Maximus Privacy Official Office

1891 Metro Center Drive

Reston, VA 20190 USA