

FACTS:**WHAT DOES THE GOAL FINANCIAL FAMILY OF COMPANIES 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. This information can include:

- Social Security number and credit scores
- account balances and credit history
- transaction history and payment history

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 the Goal Financial family of companies chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does the Goal Financial family of companies 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 nonaffiliates to market to you	No	We don't share

Questions?

Call (866) 290-4222



Who we are

Who is providing this notice?

The Goal Financial family of companies is providing this notice to you. The general types of entities within this family of companies are financial companies including loan acquisition companies and loan portfolio securitization trusts. These entities are identified at the bottom of this page.

What we do

How does the Goal Financial family of companies 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. Access to personal information is limited to our employees and third-parties who work on our behalf and who need this information to provide products or services to you.

How does the Goal Financial family of companies collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or give us your contact information
- pay us by check or provide account information
- pay your bills

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.

Definitions

Affiliates

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

- *The Goal Financial family of companies does not share with our affiliates.*

Nonaffiliates

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

- *The Goal Financial family of companies does not share with nonaffiliates so they can market to you.*

Joint Marketing

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

- *The Goal Financial family of companies doesn't jointly market.*

This Privacy Notice also applies to each of the following entities, who make up the Goal Financial family of companies: Consolidation Loan Funding, LLC, Consolidation Loan Funding II, LLC, Goal Capital Funding, LLC, Higher Education Finance, LLC, Higher Education Funding II, LLC, Higher Education Funding III, LLC, Higher Education Funding IV, LLC, Education Loan Asset-Backed Trust I, Student Loan Consolidation Center Student Loan Trust I, Higher Education Funding I, Goal Capital Funding Trust, Goal Capital Funding Trust 2006-1, Goal Capital Funding Trust 2007-1, and Goal Capital Funding Trust 2010-1.

IMPORTANT INFORMATION ABOUT CREDIT REPORTING:

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.