

# University of California Office of Loan Programs

## Privacy Policy

The University of California Office of Loan Programs considers financial privacy a top priority. During the course of processing your application, we accumulate non-public personal financial information from you and from other sources about your income, your assets, and your credit history in order to make an informed decision about granting you credit. In the course of serving you, we collect information from a variety of sources, such as:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency.

The customer information we collect is used to originate and service your loan. Information may be used or shared with the Home Loan Coordinator at your campus.

We do not share information with nonaffiliated third parties unless they are acting on our behalf, or acting jointly with us. We may disclose all the information we collect, as described above, with nonaffiliated third parties that are acting on our behalf or are acting jointly with us, including:

- Non-financial companies that perform support services for us, such as technical systems consultants and programmers.
- Potential outside investors who may purchase portions of the University loan portfolio.
- Others as permitted or required by law such as credit bureaus, government entities, in responding to subpoenas and other legal processes, and those with whom you have requested us to share information.

We are committed to protecting the security and integrity of customer information through procedures and technology designed for this purpose. We protect the security of your information by maintaining the following policies:

- We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide origination and servicing functions for your loan.
- We follow policies and procedures covering the proper physical security of workplaces and records.
- Our physical, electronic, and procedural safeguards comply with federal standards regarding the protection of customer information.
- We require independent contractors and outside companies who work with us to adhere to our privacy standards.
- We use technological means (such as backup files, virus detection and eradication software, firewalls, and other computer software and hardware) to protect against unauthorized access or alterations to customer data.