

FACTS	WHAT DOES WHITNEY BENEFITS DO WITH YOUR 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: <ul style="list-style-type: none"> • Social Security Number and income • Account balances and payment history • Credit history and credit scores 	
How?	All financial companies need to share borrowers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their borrowers' personal information; the reasons Whitney Benefits chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Whitney Benefits 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 Do Not Share
For joint marketing with other financial companies	No	We Do Not Share
For our affiliates' everyday business purposes —information about your transactions and experiences	No	We Do Not Share
For our affiliates' everyday business purposes—information about your credit worthiness	No	We Do Not Share
For affiliates to market to you	No	We Do Not Share
For non-affiliates to market to you	No	We Do Not Share
For non-affiliates everyday business purposes —information about the name of the borrowers of a student loan from Whitney Benefits, and the amount you have borrowed from Whitney Benefits	Yes	Yes (check your choice below)
Questions?	Call (307) 674-7303 or go to www.whitneybenefits.org	

Who we are	
Who is providing this notice?	Whitney Benefits
What we do	
How does Whitney Benefits 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 Whitney Benefits collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • apply for a loan or withdrawals from your account • tell us where to send the money or pay us by check • give us your income information or provide employment information We also collect your personal information from others, such as credit bureaus or non-affiliates.
Why can't I limit all sharing?	Federal law gives you the right to limit sharing only for <ul style="list-style-type: none"> • affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. Whitney Benefits allows you to limit the sharing of personal information with non-affiliates for reasons unrelated to marketing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Whitney Benefits has no affiliates.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Non-affiliates we share with include: Dodd and Dorothy L. Bryan Foundation, B.F. and Rose H. Perkins Foundation and any school which you may attend.</i>
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products and services to you. <ul style="list-style-type: none"> • <i>Whitney Benefits doesn't jointly market.</i>
Other Important Information	
When limiting sharing for an account held jointly with someone else, your choice will apply to everyone on your account	<p>Check the box below if you would like to limit Whitney Benefits sharing your information:</p> <p><input type="checkbox"/> Do not share personal information with non-affiliates.</p> <p>Borrower's Name: _____</p>