

PICKETT & HATCHER EDUCATIONAL FUND, INC.

PRIVACY POLICY

What kinds of information we collect.

Pickett & Hatcher Educational Fund, Inc. is a non-profit corporation which was organized and exists solely for the purpose of making student loans. We are not affiliated with any other organizations. We collect information about applicants for loans and also collect information about any individuals who are submitted by applicants as prospective endorsers of the loan being applied for. If the applicant is approved and receives a loan from us, we also collect information about the applicant/borrower from time to time after the loan has been made. The information we collect in all cases may include such things as the applicant's/borrower's and endorser's name, address, telephone number, social security number, credit history, finances, employment, income or academic records. We may get this information directly from you or from schools and colleges that the applicant/borrower has attended or will be attending and from consumer reporting agencies.

How we use this information.

We do not disclose any non-public personal information about applicants, borrowers, endorsers or former customers to anyone, except as permitted by law. However, with your express consent and authorization, we may disclose personal information about you, your loan application or the loan to other persons you designate, such as a family member or a secondary school, college, university or other institution of higher education which the applicant/borrower is currently attending or which the applicant/borrower has applied to for enrollment.

How we protect your information.

We restrict access to non-personal information about you to those employees who need the information to process and service your loans. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your non-public information. We also reinforce our privacy policy with our employees.