

UNIVERSITY OF CALIFORNIA HOME LOAN PROGRAM CORPORATION

PRIVACY NOTICE

Rev. 07/2020

FACTS

WHAT DOES THE UNIVERSITY OF CALIFORNIA HOME LOAN PROGRAM CORPORATION 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Email address; ▪ First name and last name; ▪ Phone number; ▪ Address, State, Province, Zip/Postal Code, City; ▪ Social Security Number; ▪ Credit scores and credit history; ▪ Financial information such as your income, assets, and liabilities. <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer’s personal information; the reasons UCHLP Corporation chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does UCHLP Corporation 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	Yes	No
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?	Email olp@ucop.edu or go to www.ucop.edu/loan-programs/staff/index.html
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Who we are	
Who is providing this notice?	The University of California Home Loan Program Corporation (UHLPC)
What we do	
How does UHLPC 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 UHLPC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ apply for a loan <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ▪ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>University of California Campus Home Loan Coordinators</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>See Other Important Information Section</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>UHLPC does not jointly market</i>

Other Important Information

We do not share your personal information with nonaffiliates to market to you. We may share the information we collect, as described above, with non-affiliates that are acting on our behalf or are acting jointly with us, including:

- 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.