FACTS	WHAT DOES COLLEGE SAVINGS BANK, A DIVISION OF NEXBANK SSB 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(s) you have with us. This information can include: • social security number; • account balances and transaction history; • credit scores and credit 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 consumer personal information to run their everyday business. In the section below, we list the reasons financial companies can share consumer personal information, the reasons College Savings Bank, a Division of NexBank SSB chooses to share and whether you can limit this sharing.

Reasons we can share your personal information:	Does College Savings Bank, a Division of NexBank SSB share?	Can you limit this sharing?
For our everyday business purposes – i.e. 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	No
For joint marketing with other financial companies.	No	No
For our affiliates' everyday business purposes – information about your transactions and experiences.	No	No
For our affiliates' everyday business purposes – information about your creditworthiness.	No	We don't share
For non-affiliates to market to you.	No	We don't share
Who we are:		
Who is providing this notice?	College Savings Bank, a Division of NexBank SSB	

Questions?	Call: **1.800.888.2723** Visit: **www.collegesavings.com**

College Savings Bank®

Member FDIC

What we do:	
How does College Savings Bank, a Division of NexBank SSB protect my personal information?	To protect your 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. We authorize our employees to acquire your information only when needed to do their work. Vendors working for us are required to protect your information.
How does College Savings Bank, a Division of NexBank SSB collect my personal information?	We collect your personal information when you: • open an account or deposit money; • apply for a loan or provide account information; • or make a withdraw from your account. We also collect your personal information from others such as, credit bureaus or other companies.
Why can't I limit sharing?	Federal law gives you the right to only limit: • sharing for affiliates' everyday business purposes – information about your creditworthiness; • affiliates from using your information to market to you; • and sharing for non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. • College Savings Bank is a Division of NexBank SSB and does not share with our affiliates.
Non-Affiliates	Companies not related by common ownership or control. The can be financial and non-financial companies. • College Savings Bank, a Division of NexBank SSB does not share with non-affiliates so they can market to you.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. • College Savings Bank, a Division of NexBank SSB does not joint market.

Other important information

You have the right to review any information we have on file about you and in order to obtain this information, you may submit a request in writing. We are not required to provide you with the information we have collected in connection with a claim or lawsuit. If you believe that any of the information we have collected is in error, please direct inquiries and all other questions about your information to the address below:

NexBank SSB is chartered under the laws of the State of Texas and by state law is subject to regulatory oversight by the Texas Department of Savings and Mortgage Lending. Any consumer wishing to file a complaint against NexBank SSB should contact the Texas Department of Savings and Mortgage Lending through one of the means indicated below:

In Person or by U.S. Mail: 2601 North Lamar Boulevard, Suite 201, Austin, Texas 78705-4294
Telephone No.: 877-276-5550 | Fax No.: 512-475-1505 | e-mail: smlinfo@sml.texas.gov
Website: www.sml.texas.gov

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