



FACTS

WHAT DOES COLLEGE RAPTOR 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. Information contained in this notice is not applicable to information provided by users of a Net Price Calculator viewable from a licensee institution’s web site. Institutions license the Net Price Calculator from College Raptor, and neither creditworthiness information nor other non-public personal information submitted on a licensee institution’s Net Price Calculator is shared by College Raptor with affiliates or non-affiliates except for the licensee institution itself.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Financial Information
- Account Information
- Name, email address, home address, and telephone number

How? All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons College Raptor, and all other College Raptor websites and applications such as ShoppingSheet.com and Raptorfi.com (collectively “College Raptor”) choose to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does College Raptor 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	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates’ everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don’t share

To limit our sharing

Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

For California Residents only: For information on how to exercise your privacy rights under the California Consumer Privacy Act (“CCPA”), please see the “Other Important Information” section on page 2.

All other customers: Email support@collegeraptor.com or mail the form below.

Questions? Email us at support@collegeraptor.com or call toll free 319.849.7101.

Mail-In Form

Do not share my creditworthiness or personal information with your affiliates or allow your affiliates to use this information to market to me.

Name:	Mail to: College Raptor 327 2 nd Street, Suite 103 Coralville, Iowa 52241
Address:	
City, State, Zip:	

Who we are

Who is providing this notice? College Raptor, Inc., and all other College Raptor websites, like ShoppingSheet.com, and Raptorfi.com (together, “College Raptor”).

What we do

How does Citizens 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 Citizens collect my personal information?

We collect your personal information, for example, when you

- Open an online account.
- Utilize our tools, such as College Match, Student Loan Finder, or search for Scholarships.

We also collect your personal information from others, such as affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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.

State laws may give you additional rights to limit sharing. See below for more on your rights under state law.

Definitions

Affiliates Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Citizens Financial Group, Inc.
- Citizens Bank, N.A.
- Citizens Securities, Inc.
- Citizens JMP Group LLC

Nonaffiliates Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- We do not share with nonaffiliates so they can market to you.

Joint marketing A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- College Raptor does not jointly market.

Other important information

California Residents: If you are a California resident, to exercise your privacy rights under CCPA and implementing regulations, please review our privacy policy at: www.collegeraptor.com/Home/Privacy.

Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your non-public personal financial information to non-affiliated third parties to market to you, other than as permitted by state law, unless you authorize us to make those disclosures.

Nevada Residents: We are providing this notice pursuant to state law. You may request to be placed on our internal Do Not Call list by emailing support@collegeraptor.com or by calling 319.849.7101. For more information on the Nevada law, contact Bureau of Consumer Protection, Office of Nevada Attorney General, 555 East Washington Avenue, Suite 3900, Las Vegas, NV 89101; telephone number: 702-486-3132; email: aginfo@ag.nv.gov.