


FACTS	WHAT DOES COLLEGEBACKER DO WITH YOUR PERSONAL INFORMATION?	 collegebacker
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"> • Social Security Number or Tax Identification Number • account balances, transaction history, and payment history • assets and income 	
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 CollegeBacker chooses to share; and whether you can limit this sharing.	

Reasons we can share your personal information	Does CollegeBacker 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
As expressly instructed by you - to share information about your account with those you identify to us	Yes	Yes
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	No	We don't share
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> • Contact us at support@collegebacker.com • Call (844) SAVE-529 <p>Please note: When you open an account at CollegeBacker, you may expressly instruct us to share certain account information with your friends, family, and others whom you expressly identify to us. Such information will ordinarily include the name of the account owner, the name of the beneficiary, the account number or other account identifying information, the amount and investment choices in the account, and other information as described at www.collegebacker.com. 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.</p>
Questions?	Contact us at support@collegebacker.com or call (844) SAVE-529

Who we are	
Who is providing this notice?	CollegeBacker, which is a tradename of Principly. Inc.

What we do	
How does CollegeBacker 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 CollegeBacker collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or make investment decisions for your account • provide account information or give us your contact information • tell us about your investment portfolio <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>
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	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>CollegeBacker does not current have any affiliates.</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>CollegeBacker does not share with nonaffiliates so they can market to you.</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>We may disclose all of the information we collect, as described below, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.</i> • <i>Our joint marketing partners may include financial services providers, credit card companies, and other companies that have consistent business models with those of CollegeBacker or support the goals that CollegeBacker seeks to achieve on behalf of its clients.</i> • <i>We require that those with whom we have joint marketing agreements maintain your personal information confidential and use it only for the purposes we provide it.</i>

Other Important Information

For your annual delivery of this Privacy Policy Notice, please visit this website and review our Privacy Policy Notice.

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For additional information, please visit www.collegebacker.com.