



Privacy Policy

The Oklahoma Student Loan Authority (OSLA), is committed to protecting the privacy and security of your personal information. This Privacy Policy describes how we collect, use, store, disclose, and protect the nonpublic personal information (NPPI) you provide to us through our Online Services. By applying for student loans through us or using our services, you acknowledge that you have read, understood, and agree to be bound by this Privacy Policy. Your use of the Online Services is also governed by OSLA's Privacy Notice. If you have a loan owned by OSLA, please review OSLA's Privacy Notice.

Information We Collect

We may collect NPPI about you from the following sources:

- Information we receive from you on loan applications, forms, identity verification, eligibility verification, requests to be on our email list, and other correspondence.
- Information about your transactions with us or others, such as your credit history and loan repayment behavior.
- Information we receive from consumer reporting agencies and other third parties, such as your school.
- Information we receive when you visit our website, including your IP address, browser type, operating system, referring URLs, and other usage information.

Use of Information

We may use the NPPI we collect for the following business purposes:

- To evaluate your eligibility for student loans and other financial products.
- To process loan applications and originate student loans on your behalf.
- To communicate with you about your loan application status, loan terms, and other related matters.
- To service your loans, including but not limited to processing your transactions and communicating with you regarding your account.
- To comply with legal obligations, such as verifying your identity, assessing creditworthiness, and reporting loan information to credit bureaus.
- To improve our services and develop new products and offerings.
- To send you information about new products, features, or updates if you have signed up for our email list.
- To protect our company, our customers, and our Online Services from fraud, unauthorized transactions, claims, and liabilities, and to manage risk.

Disclosure of Information

We may disclose NPPI about you to the following types of third parties:

- To service providers and vendors who assist us in processing loan applications, underwriting loans, servicing loans, and providing other related services.
- To third parties as required by law, such as regulatory agencies, law enforcement authorities, or in response to subpoenas or court orders.
- With your consent or at your direction.

Data Security

We maintain physical, electronic, and procedural safeguards to protect the confidentiality and security of your NPPI; however, no method of transmission over the internet or electronic storage is 100% secure, and we cannot guarantee absolute security. We restrict access to NPPI to employees who need to know that information to process loan applications, service your loans, and provide customer support.

Your data will be stored and processed in the United States. OSLA does not directly market to residents outside of the United States. If you are located in the European Union or other regions, you should be aware that those regions may have laws and regulations regarding data protection, security, collection, and use that may differ from laws and regulations in the United States. By using our Online Services outside of the United States, you consent to the transfer of your NPPI to the United States.

Cookies and Tracking Technologies

A cookie is a small file placed on the hard drive of your computer that enables the website to recognize the computer or user each time the user returns to the website. We may use cookies and similar tracking technologies for the following business purposes:

- To recognize new or past customers.
- To store your password if you are registered on our website.
- To improve the performance of our website.

Your Choices

You may choose not to provide certain NPPI to us, but this may limit our ability to evaluate your eligibility for student loans or provide certain services to you. We do not maintain a process to review and request changes to information collected through Online Services, but you may contact us to request a change to personal information associated with an account or loans serviced by OSLA using the contact information below.

Children's Online Privacy Protection Act

We are committed to complying with the Children's Online Privacy Protection Act (COPPA) and any other applicable laws and regulations concerning the privacy and protection of children online. The Online Services are not directed to children under the age of 13, and we do not knowingly collect personal information from children under the age of 13. If we learn that we have collected or received personal information from a child under 13 without verification of parental consent, we will delete that information.

Changes to this Policy

We reserve the right to update or change this Privacy Policy at any time. Any changes will be effective immediately upon posting the revised Policy on our website or providing other notice as required by law. Your continued use of our services after any such changes constitutes your acceptance of the revised Policy.

Contact Us

Oklahoma Student Loan Authority: 1-800-456-6752 or custserv@osla.org

Oklahoma Higher Education Loan Program: 1-888-654-3577 or info@okhelp.org