

Privacy Policy

This policy describes HipStu, Inc.'s ("HipStu") practices relating to the information it collects from or about visitors to its website(s) (the "Site"), its current and past account holders, all users receiving services from HipStu, and users of its mobile applications (collectively, "Users"), including your rights to limit the sharing of certain information we may have about you.

This privacy policy applies to the HipStu service, the Site, and all HipStu mobile applications. We do not exercise control over any other websites or services made available to you through the HipStu service, such as those of our participating companies or other Social networks, such as Facebook and Twitter. These sites and services may place their own cookies or other files on your computer, collect data or solicit information from you and they each have their own privacy policies. We are not responsible for the actions or practices of these third parties. We also work with third party advertisers and may make available third party applications, both of which may collect information about you.

Information About You

As part of providing you products or services, we may obtain information about you from various sources, including the following:

Information Provided By You. We obtain information you provide to us when you join HipStu, including information that you enter through our website or mobile applications. This information may include items such as your name, address, mobile device ID (UDID), telephone number, location, social security number, credit card numbers and/or other financial account information such as bank account information, student loan, savings account and/or 529 college savings account numbers. If you give HipStu your location, for example, when you use a HipStu mobile application or give us your current ZIP code, we may use and store that information to provide you with location-based information or messaging, including, for example, offers or advertising. We also receive information automatically when you visit our website or use our mobile applications.

Information Provided About You From Third Parties. We may obtain information about you from third parties including HipStu participating companies, our affiliates, public sources and others. This information could include, among other things, information about your purchases with HipStu participating companies, information about your transactions and account activity, our affiliates, your location if you allow your mobile device provider to send it to us, your mobile device ID, publicly available demographic data, and information needed to comply with regulatory requirements, ensure the accuracy of data, better understand your interests, and/or prevent fraud.

Cookies. When you visit the HipStu website or open a HipStu e-mail, we send one or more cookies to your computer or other device. We also use other similar technologies such as tracking pixels, tags or similar tools when you visit our website, open a HipStu e-mail, or use our mobile applications. These technologies can collect data regarding your operating system, browser type, device type, mobile device ID, screen resolution, IP address and other technical information, as well as navigation events and session information as you interact with our website or mobile applications. Among other things, this information allows us to understand how you use the HipStu service, website and mobile applications and what products and services may be of interest to you. The cookies we place can also be used to allow the advertising networks we work with to set and read their own cookies and collect similar information. You can generally remove, block, or disable cookies using the settings in your web browser. If you are a User of HipStu, information collected using cookies or similar technologies may be associated with personally identifiable information, such as name and e-mail address, we have about you.

Log-In Information. When you access HipStu's website or one of our mobile applications via a browser, application, other client or device, our servers automatically record certain information at the time that you log in. This may include information such as the web page you are coming from or going to, terms you search, pages you view on a HipStu website or mobile application, your interaction with a website, application or online service provider, your IP address, mobile device ID or telephone number, browser type, browser language, device type, and data contained in one or more cookies that may uniquely identify your browser, your computer, your device and/or your HipStu account. This information is recorded by our web servers, allowing us to deliver services or information you have requested, better understand user behavior on our websites and applications, assist in troubleshooting problems, and improve the quality of our service. Please be aware that in some cases your IP address could be used to determine your general location.

Our Use Of Your Information

We use the information we obtain to develop, offer, deliver and improve our products and services, to offer products and services of our affiliates, participating companies, marketing partners and other companies, to process transactions in your accounts, to fulfill legal and regulatory requirements, and as otherwise permitted by applicable law. For example, we use the information to:

- Operate the Site, services, and applications;
- Deliver products and services to people who use our Site, services, and applications;
- Understand how visitors use our Site and mobile applications, and determine the effectiveness of the content;
- Improve our Site, services and applications;
- Personalize your experience on the Site; and/or
- Deliver advertisements and other information about products, services and applications offered by HipStu, our affiliates, our participating companies and others on the Site, via email, as you use the Site, services, and/or mobile applications.

If you do not wish to receive marketing messages from HipStu, you may indicate your preferences through your account settings page after logging in to your HipStu account.

Our Information Sharing Practices

Information about our Users is an important part of our business. We do not share your personal information except as permitted or required by law, including as provided below:

Affiliates. We may provide personal information about you to our affiliates to the extent permitted by applicable law. Our affiliates include the following companies: Commission Junction and LinkShare.

Unless you tell us not to, we may share with our affiliates all of the information we obtain about you. If you prefer that we not share with our affiliates consumer report information that we may receive about you, you may direct us not to do so. Please be aware that we may continue to share any other information as permitted by law.

Sharing Information with Nonaffiliated Third Parties. We do not share your personal information with nonaffiliated third parties except as permitted or required by law, including as provided below:

- **Agents and Service Providers.** In order to provide our products and services, we may share personal information about you with agents and service providers located in the U.S. and in other countries to perform functions on our behalf, such as to send email and postal mail, analyze data, provide marketing services, process applications and credit card payments, and service accounts. When we use these third parties, we may disclose any of the personal information that we collect, although we give them only the personal information reasonably needed to perform the service. We contractually obligate these service providers to access and use personal information only as needed to perform their functions for us and for no other purposes.
- **Financial Services Providers.** In order to make certain financial products available to you (for example, credit cards, loans or bank accounts), we sometimes enter into joint marketing agreements with nonaffiliated financial institutions that offer those products. We may provide these entities with any of the personal information that we collect, although we give them only the personal information reasonably necessary under the marketing agreement. We select the financial institutions we work with very carefully, and these entities are permitted to use the personal information we give them only for the specific products being offered under our contract.
- **Maintain and Service your HipStu Account.** We may disclose personal information about you to third parties as reasonably necessary to maintain and service your HipStu account, including to facilitate transactions you've requested and to track and process your HipStu earnings.

- Protection of HipStu and Others. We may disclose personal information about you to third parties when we believe such disclosure is appropriate to comply with a legal requirement, such as a law, regulation, court order, subpoena or search warrant, or in the course of a legal proceeding. We may also disclose personal information as we believe appropriate to enforce or apply our rights under our agreements (such as, for example, our Universal Terms of Service Agreement) with third parties, including our Users, and to protect the rights, property or safety of HipStu, our Users and others, including exchanging information for fraud protection and credit risk reduction.
- Business Transfers. If there is a change of control in HipStu's business (whether by merger, sale, or otherwise), our Users' information could be sold as part of that transaction and your personal information potentially could be used by the purchaser. If the purchaser intends to materially change the terms applicable to your personal information, you will be notified by a notice posted on the Site or in another appropriate manner and be given appropriate choices with respect to previously collected personal information.
- With your consent. We also may share your personal information with a third party if you consent to the sharing.

HipStu does not share personal information with nonaffiliated, non-financial institutions to enable them to market their products and services directly to you. Occasionally, we engage third party service providers in the business of facilitating communications to send you information from certain participating companies, but only subject to strict confidentiality provisions that prohibit those third parties from providing your personal information to the participating companies. If we ever make the decision to share personal information with nonaffiliated third parties other than financial institutions as described above so that they may market their products and services directly to you, we will update this privacy policy and will notify you of the update by email and/or through a notice on our website at least 30 days prior to their implementation, and you will have the opportunity to opt-out of that information sharing.

HipStu may share with third parties, including nonaffiliated, non-financial institutions, information that does not personally identify individual Users for any reason HipStu deems necessary or desirable.

Third Party Advertising

HipStu engages third party advertising networks who use cookies and non-personal information about you: (i) to deliver ads or other offers from HipStu, our affiliates, our participating companies and others as you surf the Internet, and (ii) to track the effectiveness of ads and other offers HipStu delivers on third party websites. These companies are authorized to use the information we provide and they collect when you navigate to a site within the ad network to provide this service to HipStu.

Limiting Affiliate Marketing

Federal law gives you the right to limit some but not all marketing from HipStu affiliates. Specifically, you may limit all HipStu affiliates from marketing their products or services to you based on certain of your personal information that they receive from HipStu. This information includes your income, your account history, and your credit score, in each case to the extent HipStu possesses such information and has used it, or permitted a third party to use it, for credit eligibility purposes.

Security

HipStu is committed to earning and keeping your trust. We understand the need for our Users' personal information to remain secure and private. 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. Further, only HipStu employees who have a business need to access your personal information are authorized to do so. No method of transmission over the Internet nor any method of electronic storage is 100% secure. Accordingly, we cannot guarantee absolute security over your personal information.

Retention of Your Information

We will retain your information for as long as you are a HipStu User and/or we reasonably deem it necessary to provide you services, comply with our legal or other obligations, resolve potential disputes, audit our records and/or enforce our rights and obligations under our agreements.

State Laws

In addition to the rights described in this policy, please note that you may have additional rights under state law. For example, for accounts with a California mailing address, we will not share your personal information with a financial company for joint marketing purposes except as required or permitted by law. In addition, for accounts with a Vermont mailing address, 1) we will not share your consumer report information with our affiliates except as required or permitted by law, and 2) for joint marketing with other financial companies, we will only disclose your name, contact information and information about your transactions unless otherwise required or permitted by law.

Miscellaneous

Collection of Information from Children

HipStu's products, services, applications and utilities are not intended for purchase by children. Accordingly, HipStu does not knowingly collect, either online or offline, personal information from children under the age of 13.

Changes to This Privacy Policy

Please note this privacy policy may change from time to time. If we materially change this privacy policy or our information-handling practices as described in this policy, we will notify you by email and/or through a notice on our website prior to their implementation.