

<b>FACTS</b>	<b>WHAT DOES LEVEREDGE ASSOCIATION d/b/a JUNO (“JUNO”) DO WITH YOUR PERSONAL INFORMATION?</b>
--------------	---

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 you have with us. This information can include: <ul style="list-style-type: none"> <li>▪ Social security number and income</li> <li>▪ Account balances and payment history</li> <li>▪ Credit history and credit scores</li> </ul>
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 Juno chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Juno share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you.	Yes	No
<b>For joint marketing with other financial companies</b>	No	No, we don’t share
<b>For our affiliates’ everyday business purposes</b> – information about your transactions and experiences.	Yes	No
<b>For our affiliates’ everyday business purposes</b> – information about your credit worthiness.	No	No, we don’t share
<b>As required by law or with your consent</b> – We share information with your consent or at your direction; to your legal representative as may be necessary; in response to a subpoena or request from a regulator; or to comply with federal, state or local laws and to protect against fraud.	Yes	No
<b>For our affiliates to market to you</b>	No	No, we don’t share
<b>For nonaffiliates to market to you</b>	No	No, we don’t share

To limit our sharing	<ul style="list-style-type: none"> <li>• Call (339) 330-4147 or</li> <li>• Mail the form below</li> </ul> <p><b>Please note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information [30] days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
----------------------	--

Questions?	Call (339) 330-4147
------------	---------------------

Cut along dotted line-----

Mail-in Form	
	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>
	Name:
	Address:
	City, State, Zip:
	Account #:
<p><b>Mail to:</b>  LeverEdge Association, d/b/a Juno  51 Pleasant St, PMB 250,  Malden, MA, 02148</p>	

Who are we	
<b>Who is providing this notice?</b>	LeverEdge Association, d/b/a Juno ("Juno"). Juno is a student-first initiative that uses group buying power to negotiate student loan rates with lenders.

What we do	
<b>How does Juno protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer safeguards and secured files and buildings.
<b>How does Juno collect my personal information?</b>	<p>As part of our business, we obtain certain personal information about you in order to provide a financial product or service to you. This information includes information we receive from you on applications or other forms, information about your transactions with us, and information from your visits to our websites.</p> <p>Juno may also collect your personal information from others, such as affiliates, lending partners, consumer reporting agencies, and other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>▪ sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>▪ affiliates from using your information to market to you</li> <li>▪ sharing for nonaffiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>

<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.
---	--

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ None</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>▪ These may include companies other than Juno, such as our lending partners.</li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information
<p><b>For Vermont residents only:</b> We will not share information we collect about Vermont residents with companies outside of our corporate family, unless the law allows or where we receive your express consent. For example, we may share information with your consent, to service your accounts or under joint marketing agreements with other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family, but we may share information about our transactions or experiences with you within our corporate family without your consent.</p> <p><b>For North Dakota residents only:</b> We will not share information we collect about North Dakota residents with companies outside of our corporate family, either for them to market to you or for joint marketing without your consent. Please note that we will share information we collect about you with our lending partners and affiliates to provide our products and services. When signing up for or accessing or using our products and services you consent on an ongoing business to such disclosure and such consent will be in place for as long as you do business with us.</p>