

# FACTS

## WHAT DOES TEXAS MEDICAL ASSOCIATION EDUCATIONAL LOAN FUNDS (TMA LOAN) DO WITH YOUR PERSONAL INFORMATION?

Rev.  
01/21

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>■ Account transactions and credit history</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 TMA Loan chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does TMA Loan 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 (please see below to limit the ways in which we contact you).	Yes	No
<b>For joint marketing with other financial companies</b>	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 creditworthiness	No	We Don't Share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We Don't Share

To limit our sharing or direct marketing	Call 1-800-880-2828 or email <a href="mailto:info@tmaloanfunds.com">info@tmaloanfunds.com</a> .  <b>Please note:</b> 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 can continue to share and use your information as described in this notice. However, you can contact us at any time to limit our use or sharing as described above.
Questions?	Call 1-800-880-2828 or email <a href="mailto:info@tmaloanfunds.com">info@tmaloanfunds.com</a> .

Who we are	
<b>Who is providing this notice?</b>	The Texas Medical Association and TMA Educational Loan Funds, which are comprised of the Dr. S. E. Thompson Scholarship Fund, Durham Student Loan Fund, Medical Student Loan Fund, Patricia Lee Palmer, MD, Memorial Resident Loan Fund, Texas Medical Association Alliance Student Loan Fund, and the May Owen Irrevocable Trust.
What we do	
<b>How does TMA Student Loan Fund and affiliates protect my personal information?</b>	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. We also restrict TMA Loan Funds' access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you.
<b>How does TMA Student Loan Fund and affiliates collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ Give us your contact information</li> <li>■ Open an account or provide account information</li> <li>■ Provide data about your income or employment information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <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> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

**State and Local Regulations:** If, in addition to federal law, you are protected by specific state or local rules concerning information sharing and marketing, TMA Loan will comply with those regulations as well.

**Use of Third Parties:** We have arrangements with other companies who provide services to us. These companies work at our direction, only receive the information needed to perform the functions, and are required to follow our security guidelines.

**Telephone Communications:** All telephone communications with us or our authorized agents may be monitored or recorded.

**Important notice about credit reporting:** We may report information about your account(s) to credit bureaus and/or consumer reporting agencies. Late payments, missed payments, or other defaults on your account(s) may be reflected in your credit report and/or consumer report.

**Other:** We may disclose the following kinds of nonpublic personal information about you: Information we receive from you on the application or other forms, such as your name, address, Social Security number, and graduation date. We may disclose the above nonpublic personal information about you to our affiliates and the county medical societies that are component organizations chartered by the Texas Medical Association.

The affiliated companies issuing this notice include but are not limited to Texas Medical Association (“TMA”), Texas Medical Association Educational Loan Funds (“TMA Loan”), which are comprised of the Dr. May Owen Irrevocable Trust Loan Fund, Dr. S.E. Thompson Scholarship Loan Fund, TMA Alliance Medical Student Loan Fund, TMA Special Funds Foundation Durham Student Loan Fund, TMA Special Funds Foundation Medical Student Loan Fund, and Patricia Lee Palmer Trust Loan Fund. These companies may own, service, and/or hold the servicing rights in your account.