

Disclosure and Consent to Use Electronic Records and Signatures Regarding Your Step 1 Account(s)

Please read this document carefully, and retain a copy for your reference.

This Disclosure and Consent to Use Electronic Records and Signatures Regarding Your Account(s) (“Consent Disclosure,” “Consent”) applies to all Step1 Accounts, which are subject to this Consent and other applicable terms, such as the Step1 Scholarship Search website terms of use.

Definitions

As used in this Consent, “we,” “us,” and “our” refer to Iowa Student Loan Liquidity Corporation d/b/a ISL Education Lending (“ISL”) and ICAN, if applicable, and the words “you” and “your” mean you, the individual(s) or entity(ies) identified on the Account(s).

“Account” means the email-based account you create to personalize results of the Step 1 Scholarship Search website.

“Account Access” means the access to Step 1 Scholarship Search that ISL provides you to create and use your Account(s).

“Communication” means any Step 1 customer agreements or amendments thereto, notices, disclosures, online privacy policies, terms and all other information related to your Account(s), including but not limited to information that we are required by law to provide to you in writing.

“ICAN” means Iowa College Access Network, an Iowa nonprofit who works in partnership with various entities such as ISL to help students with college and career choices, college affordability, financial aid, and career exploration. ICAN is not affiliated with ISL.

“Step 1 Scholarship Search” or “Step 1” is a free web-based search tool provided by ISL, located at <https://www.step1scholarships.org/>, which is controlled by separate terms of use.

Scope of Communications to be Provided in Electronic Form

When you use a product or service to which this Consent applies, you agree that we may provide you with any Communications in electronic format and that we may discontinue sending paper Communications to you, unless and until you withdraw your consent as described below.

Your consent to receive electronic Communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service available through the Account Access for your Account.
- All current and new Account(s) that you apply for electronically.
- Notices or disclosures about a change in the terms of your Account or responses to your messages to us.
- Online privacy policies, terms, disclosures, statements and notices.

Method of Delivery

By agreeing to this Consent, we may send you electronic Communications by any lawfully permitted electronic manner, including (1) by email at the primary email address you have provided to us, (2) by access to a website that we will designate in an email or other form of electronic notification we send to you at the time the information is available, (3) to the extent permissible by law, by access to a website that we will designate in advance for such purpose, (4) or any other location by agreement.

Withdrawing Your Consent

You may withdraw your consent to receive electronic Communications by contacting us at:

Iowa Student Loan Liquidity Corporation
P.O. Box 659703
West Des Moines, IA 50265-0970

If you withdraw your consent to communicate with us electronically, we may terminate your Account(s) and Account Access and you will not receive any scholarship updates regarding the options you have selected via your Account(s). All previously agreed to terms and conditions in connection with your Account(s) will remain in effect.

Updating Your Records

You are responsible for providing us with true, accurate and complete email address(es), home mailing address(es), other demographic information and other information related to this Consent and your Account(s). You must also keep us informed of any changes in this information. You can update information (such as your email address) by contacting us by:

Email	U.S. Mail
Privacy@StudentLoan.org	Iowa Student Loan Liquidity Corporation P.O. Box 659703 West Des Moines, IA 50265-0970

Hardware and Software Requirements

To access, view and retain electronic Communications that we make available to you, you must have:

- A personal computer, operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying and either printing or storing Communication received from us using an electronic form via a plain text-formatted e- mail or by access to our website using a current internet web browser (Chrome, Firefox, Safari, etc.).
- Sufficient electronic storage capacity on your computer’s hard drive or other data storage unit.
- Adobe Reader®5.0 to open or save a portable document format (PDF) file.

Requesting Paper Copies

We may send you a paper copy of any Communication upon your request only. You can obtain a paper copy of an electronic Communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic Communication to you. To request a paper copy, contact us by:

Email	U.S. Mail
Privacy@StudentLoan.org	Iowa Student Loan Liquidity Corporation P.O. Box 659703 West Des Moines, IA 50265-0970

We may charge you a reasonable service charge for the delivery of paper copies of any Communication provided to you electronically pursuant to this authorization.

Communications in Writing

After you agree to this Consent, all Communications in electronic format from us to you will be considered “in writing.” You should print or download for your records a copy of this Consent and any other Communication that is important to you. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) Communication that you have authorized us to provide electronically.

Federal Law

You acknowledge and agree that your consent to electronic Communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act (ESIGN). You also acknowledge and agree that you and we both intend that ESIGN apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

Termination and Changes

We reserve the right, in our sole discretion, to discontinue the provision of your electronic Communication or to terminate, change, modify, limit or add to the terms and conditions on which we provide electronic Communication. We will provide you with notice of any such termination, change, modification, limitation or addition as required by law.

Consent

By agreeing to the terms described above, you confirm that you have computer hardware and software that meets the requirements above; you have provided us, at your option, with a current email address to which we may send electronic Communications to you, you have successfully accessed this Consent Disclosure, and you consent to receiving electronic Communications for your selected Account(s). You understand that by doing so, you may no longer receive such communications related to your Account(s) in paper form. If you do not agree to the terms described above, you will not be sent the Communications.