Privacy Statement

This statement discloses the privacy practices for the Hobsons® website, located at www.naviance.com (the "Site"). By using a Site, you agree to the collection, use and disclosure of your personal information as described in this statement. If you do not agree to the terms of this statement, then please do not use a Site or such publications.

Naviance users: Please refer to the separate Privacy Statement for the Naviance product.

BY USING THE SITE (WWW.NAVIANCE.COM), YOU AGREE TO OUR COLLECTION, USE AND MAINTENANCE OF YOUR INFORMATION IN THE UNITED STATES.

If you have any questions regarding this Privacy Statement, please send us an e-mail or contact us by mail at 50 E-Business Way, Suite 300 Cincinnati, OH 45241.

Collection of Information

Our online and offline registration forms require users to give us contact information, including name, e-mail address and postal address. We may also collect your telephone number, year in school, anticipated enrollment date, gender, ethnicity, grade point average and intended major. We use this information to send you information about the specific colleges and universities that match your interests. You may also provide us with your informed consent to receive additional financial aid, scholarship, career and product and service information from Hobsons or directly from our partner colleges, universities and partner companies. We do not release any information to our partners unless you have granted us permission to do so. We may also collect contact and other information from you if you: (1) participate in one of our contests or sweepstakes or apply for a scholarship from us; (2) order from us; (3) take part in one of our surveys; (4) contact us; or (5) otherwise voluntarily submit information to us, including in our online communities.

You always have the ability to opt out of receiving future mailings and special offers; see the "Opt Out" section below.

If you use any of our tell-a-friend features, we ask for your friend's name and e-mail address. We use this information only to send the communication you requested and to monitor the effectiveness of our tell-a-friend features.

As part of the standard operation of the Site, we may collect certain non-personal information from you, including but not limited to your browser type, operating system, IP address and the domain name from which you accessed the Site. In addition, we may

collect information about your browsing behavior, such as the date and time you visit the Site, the areas or pages of the Site that you visit, the amount of time you spend viewing the Site, the number of times you return to the Site and other click-stream data. We do not combine this non-personal information with your personal information. We use this information to: (1) provide you with customized content and advertising; (2) administer the Site, monitor its usage and diagnose problems with it; (3) remember you when you return to the Site, so that you don't have to re-submit information and preferences; and (4) conduct research to improve our content and services. In addition, we use software that uses your IP address to determine roughly where you are located, so that we can deliver advertisements to you, while you are on the Site, based on your location and therefore as relevant to you as possible.

We use cookies to collect the non-personal information described above. A cookie is a small text file that may be stored on the hard drive of your computer when you access the Site. You are free to decline cookies, but by doing so, you may not be able to use certain features on the Site or take full advantage of all of our offerings. Check the "Help" menu of your browser to learn how to change your cookie preferences.

We use web beacons, which are tiny graphic images, in our e-mails. These help us measure the effectiveness of our e-mail campaigns, by telling us whether the messages have been received, opened or otherwise acted upon.

We also work with a company that serves advertisements on our behalf. The company uses cookies, web beacons or similar technologies to collect anonymous information about your visits to the Site and other websites, so that we may serve you advertisements that are relevant to your interests. Our ad serving company does not collect personal information about you, and we do not share any personal information with it. Click here to learn more about ad serving, or for instructions on how to opt out of it.

We will never share your IP address with a third party (except for our service providers) without first securing your express permission to do so.

Information Use

We may use the information we collect from and about you for any of the following purposes: (1) to fulfill your requests for products and services; (2) to provide you with targeted offers, Site content and advertising on the Site; (3) to contact you with information and promotional materials and offers from our company as well as from our affiliates, other related companies, educational institutions, marketing partners and other third parties, if you have agreed to receive such communications; (4) to contact you when necessary; (5) to review Site and product usage and operations; (6) to address problems with the Site, our business or our products and services; and (7) to protect the security or integrity of the Site and our business.

Information Disclosure

In addition to disclosing your information to our partners, with your consent, as described above, we may disclose the information collected from and about you as follows: (1) to our affiliated companies; (2) to our service providers, who may use it only on our behalf; (3) as necessary, if we believe that there has been a violation of our Site Terms of Use or of our rights or the rights of any third party; (4) to respond to judicial process and provide information to law enforcement agencies or in connection with an investigation on matters related to public safety, as permitted by law, or otherwise as required by law; and (5) as disclosed to you at the point of collection. In addition, if our company or substantially all of its assets are acquired, your personal information may be one of the transferred assets.

Any personal information or content that you voluntarily upload or submit for posting to a Site (including your name and information in your blogs, a site community, bios, videos and comments) becomes publicly available and can be collected and used by others. It may also be available to third party search engines. It is in violation of the Site's Terms of Use for you to post any content that requests personally identifiable information.

We may share aggregate, non-personally identifiable information about you with third parties for research and other purposes.

Opt Out

You may opt out of receiving future communications from us by logging into your account and editing your profile. You may also opt out of receiving commercial e-mail from us by following the instructions in each e-mail.

If you would prefer that we not share your personal information with third parties, including our affiliates, for those parties' own marketing or other purposes, please send us an e-mail or contact us by mail at 50 E-Business Way, Suite 300 Cincinnati, OH 45241.

Access

To access, correct or request that we make no further use of your personal information, please send us an e-mail or contact us by mail at 50 E-Business Way, Suite 300 Cincinnati, OH 45241.

Links

The Site hosts numerous links to other sites, which are provided for your convenience only. We have no control over these linked sites, all of which have their own privacy

policies and terms of use. You access them at your own risk. Inclusion of any linked third-party site on the Site does not imply our approval or endorsement of the site.

Security

Hobsons® has taken certain physical, electronic, contractual and managerial steps to safeguard and secure your personal information. It is your responsibility to maintain the confidentiality of your Site account information, including your password, and you are responsible for all use of the Site accessed through it. You agree to notify us immediately of any unauthorized use of your account or any other actual or suspected breach of Site security.

Children

We do not direct the Site to, nor do we knowingly collect any personal information from, children under thirteen.

Changes to this Privacy Statement

We may change this Privacy Statement from time to time. When we do, we will post the change(s) on the Site. If we change the statement in a material way, we will provide appropriate online notice to you.