APPLICATION TERMS OF USE

Welcome to the OneLogos LOS School Portal ("*School Portal*"). The School Portal is owned and operated by FRH Consumer Services, Inc. d/b/a OneLogos ("*OneLogos*"). By using the School Portal software, I agree to the following Terms of Use.

This Terms of Use policy is effective May 10, 2018.

Definitions

In this Terms of Use policy, the words "I," "me," "my," "mine" and "we" mean the person or persons using the School Portal (an "*Authorized User*" and a "*School User*").

1. Customer means the lender, partner or education organization who contracted with OneLogos to provide the education services including access to the School Portal and whose name is listed on the application.

2. Originations or Servicing Agreement means the Agreement between the Customer and OneLogos as may be amended or extended from time to time.

3. OneLogos LOS School Portal or School Portal means the software provided by OneLogos pursuant to the Originations or Servicing Agreement with a Customer.

4. Account Information means any School User information including, but not limited to, login, user information, passwords or security information.

5. Personably Identifiable Information (PII) means personably identifiable information and non-public personal information as most broadly defined by 16 C.F.R. 313.3(n), et seq. and federal and state statutes.

6. Institution means an institution, program or organization eligible to participate in the Customers student loan program.

7. Terms of Use means this agreement.

8. Lender Administrator means the Customer employee designated as the Administrator for the School Portal.

By agreeing to these Terms of Use:

1. I acknowledge that I am an employee of Institution and that I require access to PII to perform my job responsibilities (as defined by Customer).

2. I agree to protect the confidentiality of all Account information, including user names and passwords. In the event that I become aware that the security of my login information has been breached, I shall immediately notify OneLogos via email to support@onelogos.com.

3. I agree that I am responsible for any content I create, post or add to the School Portal including any communication with students and applicants and that my use of the School Portal shall not violate the terms of this agreement or any Customer policy.

4. I understand that the content I create, post or add to the School Portal is visible to other users with appropriate permissions.

5. I agree that accessing (or attempting to access) any information in the School Portal through any means other than those means provided by OneLogos is strictly prohibited.

6. I agree that in reviewing, using, downloading, saving, copying, reproducing or accessing any information using the School Portal my actions will comply with the requirements of all federal and state regulations including, but not limited to, the Equal Credit Opportunity Act ("ECOA") including Regulation B, the Consumer Credit Protection Act (Federal Truth-In-Lending Act), the US Patriot Act, the Gramm- Leach- Bliley Act, the Fair Credit Reporting Act, Executive Order 13224, the Fair Debt Practices Act, the Telephone Consumer Protection Act (TCPA), the Family Education Rights and Privacy Act (FERPA), the Higher Education Opportunity Act, the Electronic Signatures in Global and National Commerce Act (E-Sign Act), and the Unfair, Deceptive and Abusive Practices Act (UDAAP).

I AGREE THAT I WILL NOT DISCRIMINATE AGAINST ANY APPLICANT, BORROWER OR CUSTOMER ON THE BASIS OF RACE, COLOR, RELIGION, NATIONAL ORIGIN, SEX, MARITAL STATUS, AGE (PROVIDED THE APPLICANT HAS THE CAPACITY TO ENTER INTO A BINDING CONTRACT); BECAUSE ALL OR PART OF THE APPLICANT'S INCOME DERIVES FROM ANY PUBLIC ASSISTANCE PROGRAM; OR BECAUSE THE APPLICANT HAS IN GOOD FAITH EXERCISED ANY RIGHT UNDER THE CONSUMER CREDIT PROTECTION ACT.

MY USE OF THE SCHOOL PORTAL CONSTITUTES ACCEPTANCE OF THESE TERMS OF USE.