

PRIVACY NOTICE

Our agency is committed to insuring the privacy of individuals and/or families who have contacted us for assistance. We realize the concerns that you bring to us is highly personal in nature. We assure you that all information shared with us both orally and in writing will be managed within legal and ethical considerations. Federal law requires that we inform you of our policy regarding the privacy of client information.

We collect non-public information about you from the following sources:

- Information we receive from you on our application or other forms that you provide;
- Information about your transactions with us, your creditors, or others;
- Information from a credit reporting agency that you provide us.

We do not disclose any non-public personal information about our customers or former customers to anyone, except as permitted by law. We disclose non-public personal information as necessary to provide debt counseling and management as you request. The following are examples of how non-public personal information may be used by us:

- We may compile data and aggregate information that you give to us, but this information may not be disclosed in a manner that would personally identify you in any way.
- We restrict access to non-public personal information about you to those employees who need to know that information to provide services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your non-public personal information.
- We may disclose some or all of the information that we collect, as described below, to creditors or third parties that you have authorized who need this information in order for us to assist you after a counseling session.
- We may disclose all of the information we collect to creditors and related financial institutions who need this information in order to put you on a debt management plan (DMP).
- More specifically for counseling clients only we will confirm with your creditors if asked:
 - Verification of employment;
 - Date of counseling;
 - Disposition (whether you will be handling your own financial affairs or whether this matter is pending further action).
- For debt management clients we disclose the following to our creditors:
 - Your address and home phone number, if published;
 - Debt information;
 - Net and gross income;
 - Living expenses;
 - A list of your creditors;
 - Personal information concerning financial circumstances (not lifestyle or personal habits); and
 - Verify you place of employment.

In all other situations your information may be released to appropriate individuals or agencies only upon your written request or when we have been served with a valid subpoena.

If for any reason you do not want us to provide non-public information about you to others in the course of providing you with the services, you need to direct us not to make those disclosures. If you wish to direct us not to disclose information you should contact us directly. Please understand that if you ask us not to disclose non-public personal information we will not be able to continue to provide services to you.

RELEASE: I/WE hereby authorize Consumer Credit Counseling Service to release any non-public information it obtains about me to (1) my creditors and (2) any third party necessary to resolve matter(s) discussed during my counseling session. I further release and authorize all of my creditors to provide non-public information about me to Consumer Credit Counseling.

Applicant

Date

Applicant

Date