

## CONSUMER CREDIT COUNSELING SERVICES DISCLOSURE

Consumer Credit Counseling Services (CCCS) is a non-profit program offering services to financially burdened individuals and families. Services offered include budgeting, credit counseling, financial literacy classes, bankruptcy credit counseling/debtor education certification and debt management programs. Services are offered by appointment, from 9:00 a.m. to 5:00 p.m. Monday through Friday. Evening sessions may be available.

As a not-for-profit agency, Family & Community Services, Inc. and CCCS receive funding from creditors, community organizations such as United Way, and client fees. Fees are assessed for the following CCCS services:

Budget & Credit Counseling Session	No Fee
Bankruptcy Certification Session	\$50.00 (\$65.00 for joint filing)*
DMP Set-Up Fee	\$50.00
DMP Monthly Maintenance	\$15.00
Credit Report & Evaluation (non DMP clients)	Cost varies based on type & number of reports requested

\* fees may be waived in limited circumstances

CCCS offers on-going budget and credit counseling services to support a client in their financial goals. Service benefits include, but are not limited to: assisting clients to manage spending, develop a savings plan, reduce debt loads and establish timely payment history. If the need to eliminate financial difficulties of a client can not be served directly by CCCS, the counselor will refer the client to services relevant to financial management and the resolution of credit problems using financial, legal and/or self-help resources.

Upon entry into and completion of the DMP, CCCS will obtain a copy of the client's credit report with the client's written authorization. Information held in a client's file at credit bureau agencies, such as comments from creditors indicating participation in a debt-counseling program, may have some bearing on the establishment of future credit. There is no guarantee that all creditors will grant future credit. However, upon successful completion of the DMP and demonstration of being a responsible, creditworthy consumer, we will provide the client with a letter of recommendation and accreditation. The DMP is a voluntary program that serves the dual role of helping a client to repay debts and creditors to receive the money owed them.

### SAFEGUARDING YOUR PERSONAL INFORMATION

CCCS retains records for up to seven years relating to the services that we provide so that we are better able to assist you with your counseling needs. We maintain physical, electronic and procedural safeguards such as: file encryption, password protection and secure network configuration to guard this information. Physical access to files containing personal information is restricted and controlled. Please see the Privacy Policy provided with your initial paperwork for additional information.

### PROCEDURE FOR FILING A GRIEVANCE

A Client and/or his/her representative shall submit IN WRITING a description of the problem or dissatisfaction to the Client's Rights Officer. Clients are encouraged to submit this written description as soon after the occurrence as possible at 143 Gougler Avenue, (330) 677-4124, from 9 AM to 5 PM, Monday through Friday.

The Client's Rights Officer will gather information concerning the grievance, interview all parties involved, and attempt to resolve the grievance within seven working days of the filing of the grievance, with one copy given to the client or his/her representative, with the client's permission.

In the event the issue is not resolved satisfactorily, the client or his/her representative may request, in writing within five working days of receiving the written report from the Client's Rights Officer that the issue be presented to the Clients Rights Review Committee. The Client's Rights Review Committee shall be comprised of the Executive Director of the agency or his/her designee, and two other staff chosen by the Executive Director/designee who are not involved in the grievance. Should the client file a grievance against the Client's Rights Officer, or should he be unavailable, the Executive Director shall appoint a designee.

The Client's Rights Committee shall meet within five working days of receiving the written complaint and review the written report prepared by the Client's Rights Officer to clarify any issues necessary and attempt to resolve the matter. During these five days, the Client's Rights Review Committee may hold a hearing at the request of a client or his/her representative, or if the committee deems it necessary. A written report of the Committee's review shall be completed within seven working days of receiving the written request to review the grievance with one copy given to the client or his/her representative, with the client's permission.

Should the issue not be resolved to the client's satisfaction, the client and his/her representative may write to any of the organizations listed at the end of this policy. Upon request, a client representative shall assist the client and/or his/her representative to prepare information to be sent to any other organization.

**THE CLIENT'S RIGHTS OFFICER'S RESPONSIBILITIES INCLUDE:**

- Accepting and processing any grievance filed by a client or other person or agency on behalf of a client or his/her representative.
- Preparing an annual summary of the number of grievances the agency has received, types of grievances, and resolution status.

A client and his/her representative may at any time contact one or more of the following entities concerning a grievance: Client's Rights Officer, 705 Oakwood Street, Ravenna, OH 44266, (330)297-7027, Monday through Friday, from 9:00 a.m. – 5:00 p.m.