

PRIVACY NOTICE

I. PRIVACY POLICY: Our agency is committed to assuring the privacy of individuals and/or families who contact us for assistance. We realize that the concerns you entrust to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Following are examples of how this data may be used:

ALL CLIENTS

- 1) To assist us in our work with you, our staff may seek supervision/consultation with professional colleagues within the agency and , where appropriate and necessary, with other resources in the community, including the NFCC (National Foundation For Credit Counseling).
- 2) For the purpose of evaluating our services, gathering valuable research information and designing future programs, we may use aggregated case file information. Your anonymity will be maintained though the use of your client number or by using aggregate data in all circumstances.

COUNSELING ONLY

- 3) For counseling only clients, we will confirm with your creditors and/or Habitat for Humanity of Portage County, if asked:
 - a) Verification of appointment
 - b) Date of counseling
 - c) Disposition: (i.e. client will handle affairs independently or pending action)

DEBT MANAGEMENT

- 4) For clients needing our intervention on your behalf though Debt Management, we will disclose the following to your creditors and/or Habitat for Humanity of Portage County:
 - Your address and home phone number, if published
 - Total debt information
 - Income, net and gross
 - Living expenses
 - A list of your creditors
 - Personal information concerning your financial circumstances, but not lifestyle or personal habits
 - Place of employment will be verified only

PRE-BANKRUPTCY CREDIT COUNSELING AND PERSONAL FINANCIAL MANAGEMENT EDUCATION ONLY

- 3) For counseling clients, we will confirm with your attorney if asked:
 - d) Verification of appointment
 - e) Date of counseling
 - f) Disposition: (i.e. client will handle affairs independently or pending action)

In all other situations, your information may be released to appropriate individuals or agencies ONLY UPON YOUR WRITTEN REQUEST or when our staff has been served by a valid subpoena.

II. The following **PRIVACY PRACTICES** detail circumstances under which we will release your information to a third party:

- 1) 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.
- 2) We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.
- 3) We may disclose some or all of the information that we collect to third parties that you have authorized who need to know that information in order for us to assist you after a counseling session.

- 4) We restrict access to nonpublic 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 nonpublic personal information.
- 5) We collect nonpublic personal information about you on our applications or other forms you provide.
- Information we received from you on your applications or other forms you provide.
 - Information we receive from a credit-reporting agency.
- 6) We may disclose the following kinds of nonpublic personal information about you:
- Information we receive from you on applications or other forms, such as your name, address, SS number, assets and income.
 - Information we receive from a credit-reporting agency, such as your credit history.

RELEASE: I hereby authorize this Credit Counseling Agency to release all non-public information it obtains about me to (1) my creditors and (2) any third parties necessary (3) my attorney (4) NFCC (National Foundation for Credit Counseling) to resolve the matter(s) discussed during my counseling session. I further release and authorize my attorney to provide non-public information about me to this Credit Counseling Agency.

May Family & Community Services Consumer Credit Counseling Service or the National Foundation for Credit Counseling contact you for purposes of monitoring and evaluating the program?

YES

NO

Please note: Participation in this follow-up is strictly voluntary and is not required in order to provide you with services.

Client: _____

Client: _____

Date: _____