



Privacy Policy: Our agency does not conduct, participate in, or permit external research involving our clients.

Internally, our office may:

- Use client information internally for the purpose of evaluating our services.
 - Compile data and aggregate information for the collection of statistical information but will not be disclosed in a manner that would personally identify the client in any way.

Our agency is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring 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 consideration. The following are examples of how this data will be used:

ALL CLIENTS

- 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.
- 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 through the use of your client file number or by using aggregate data in all circumstances.

COUNSELING ONLY

- For counseling only clients, we will confirm with your creditors if asked: verification of appointment; date of counseling; disposition, i.e., client will handle affairs on their own or pending action.

DEBT MANAGEMENT

- For clients needing our intervention on your behalf through Debt Management, we will disclose the following to your creditors: 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; and place of employment will be verified only.

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.

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 or permitted by the client in writing.
- 3) 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.
- 4) We may disclose all information that we collect, as described below, to creditors and related financial institutions who need this information in order to put you on the Debt Management Plan.
- 5) 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.
- 6) We collect nonpublic personal information about you from the following sources: information received from you on applications or other forms you provide; information about your transactions with us, your creditors, or others; and information we received from a credit reporting agency.
- 7) Once we have received written authorization we may disclose the following kinds of nonpublic information about you: information we receive from you on applications or other forms, such as name, address, social security number, assets, and income; information about your transactions with us, your creditors, or others such as your account balances, payment history, parties to transaction and credit usage; and information we receive from a credit reporting agency, such as Credit history.