



Housing and Credit Counseling, Inc.

Privacy Notice

FACTS	WHAT DOES HCCI DO WITH YOUR PERSONAL INFORMATION?
Why?	<p>Housing and Credit Counseling, Inc. is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your “personal financial information,” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors and possibly others with your specific authorization.</p> <p>We may also use aggregated case file information for the purpose of evaluating our services designing future programs. Your anonymity will be maintained through the use of your client number or by using aggregate data in all circumstances.</p> <p>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.</p>
What?	<p>We collect nonpublic personal information about from the following sources:</p> <ul style="list-style-type: none"> • Information we received from you on our applications or other forms you provide; and • Information about your transactions with us, your creditors, or others. <p>We may disclose the following kinds of nonpublic personal information about you during annual audits from State and Federal agencies:</p> <ul style="list-style-type: none"> • Information we receive from you on applications or other forms, such as your name, address, social security number, assets, and income; and • Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage.
How?	<p>All financial organizations need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons HCCI chooses to share; and whether you can limit this sharing.</p> <p>The following detail circumstances under which we will release your information to a third party:</p> <ul style="list-style-type: none"> • We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. • 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 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 that we collect, as described below, to creditors and related financial institutions who need this information in order to put you on a debt management program (DMP). • 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.

Reasons we can share your personal information	Does HCCI Share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or obtain grant funding from the Department of Housing and Urban Development (HUD), NeighborWorks, and the National Foundation for Credit Counseling (NFCC)	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies – organizations that help consumers with financial problems, such as the National Foundation for Credit Counseling (NFCC)	Yes	Yes

For our affiliates' everyday business purposes – information about your accounts and finances	Yes	Yes
For our affiliates to market to you	Yes	Yes
For our non-affiliates to market to you	No	We don't share

Questions and how to opt out?	Call 800-383-0217 or e-mail your request to hcci@hcci-ks.org . When you are no longer our client, we continue to share your information as described in this notice; however, you may contact us at any time to limit our sharing.
--------------------------------------	--

What we do	
How does HCCI protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer safeguards and secured files and buildings.
How does HCCI collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • give us your income, account balances, employment information, or contact information; We also collect your personal information from others, such as affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes • affiliates from using your information to market to you • sharing for non affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Non affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Non affiliates we share with can include your financial service providers or creditors; and the administrators, intermediaries, or other entities that fund and manage grants.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Release: I hereby authorize Housing and Credit Counseling, Inc. to release all non-public information it obtains about me to (1) my creditors and (2) any third parties necessary to resolve the matter(s) discussed during my counseling session.

I further RELEASE and authorize all of my creditors to provide non-public information about me to Housing and Credit Counseling, Inc.

Signature

Date

Signature

Date

Adopted 12/2005 Re-approved 1/22/10, 1/19/13, Rev. 2/23/15
--