

# Annual Privacy Notice

The following statements detail circumstances under which we will release your information to a third party.

- 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 do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted or required by law.
- We may disclose some or all of the information that we collect, as described on the back of this notice, 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 on the back, to creditors and related financial institutions that need this information in order to put you on a Debt Management Plan.
- We restrict access to nonpublic personal information about you to those employees and retained professionals 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.

*(continued on the back)*

# Annual Privacy Notice (con't.)

- We collect nonpublic personal information about you from the following sources:
  - Information we received from you orally or on your applications or other forms you provide;
  - Information we received from your creditors or others about your transactions with them; and
  - Information we receive from a credit reporting agency or other unaffiliated financial institution.
- We may disclose the following kinds of non-public personal information about you:
  - Information we received from you orally or on your applications or other forms, such as your name, address, social security number, assets and income;
  - Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
  - Information we receive from a credit reporting agency or other unaffiliated financial institution, such as your credit history, unless you give us a written request not to.



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