

CONSUMER CREDIT COUNSELING SERVICE OF THE MID-OHIO VALLEY
PRIVACY NOTICE

Our agency is committed to assuming the privacy of individuals and/or families who have contacted us for assistance. We assure you 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 possible others with your specific authorization.

We may also use aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs. Your anonymity will be maintained through the use of your client number or by using aggregated data in all circumstances.

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 do not disclose any nonpublic information about our customers or former customers to anyone, except as permitted by law.
2. We may compile data and aggregate information you give us, but this information may not be disclosed in a manner, which would personally identify you in any way.
3. We may disclose some or all of the information we collect, as described below to creditors or third parties you have authorized who need information in order to assist you after a counseling session.
4. We may disclose all information we collect as described below to creditors and related financial institutions that need this information in order to put you on a Debt Management Program (DMP).
5. We restrict access to nonpublic personal information about you to those employees who need to know information to provide services for you. We maintain physical, electronic, and procedural safeguards which comply with federal regulation to guard your nonpublic person information.
6. We collect nonpublic personal information about you from the following sources:
 - a. Information we have received from you on our application or other forms you provide.
 - b. Information about your transactions with your creditors, others, or us.
 - c. Information we receive from a credit-reporting agency.
7. We may disclose the following kind of nonpublic personal information about you:
 - a. Information we have received from you on our application or other forms, such as name, address, social security numbers, assets and income.
 - b. Information about your transactions with your creditors, others or us such as your account balance, payment history, parties to transactions and credit card usage.
 - c. 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 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 this Credit Counseling Agency.