CONSUMER
CREDIT
COUNSELING
SERVICE® of Northern Illinois, Inc.

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PRIVACY NOTICE

PRIVACY POLICY: Our Agency 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.

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 aggregate 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 personal information about our customers or former customers to anyone, except as permitted by law.

2. 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.

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 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).

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 we received from you on our applications or other forms you provide;
   - Information about your transactions with us, your creditors, or others; and
   - Information we receive from a credit reporting agency.

7. 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, 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, such as your credit history.

Authorization: I understand that by participating in this counseling I am giving CCCS my permission to submit data to the Department of Housing and Urban Development (HUD), Hope Loan Portal (HLP) or other relevant entities to assist me in resolving my financial situation for the purposes of grant reimbursement and to allow HUD, the US Treasury, NeighborWorks or other entities access to my files and/or to contact me regarding the services received to ensure compliance with the terms of a grant and that all these disclosures have been made to me by CCCS.

Disclosure Statement:

- Consumer Credit Counseling Service of Northern Illinois, Inc. f/k/a CCCS of McHenry County, Inc. (CCCS) offers budget & financial counseling, credit report review, debt management programs, pre-filing bankruptcy counseling and pre-discharge bankruptcy education, reverse mortgage counseling, pre purchase counseling and education, as well as foreclosure mitigation counseling, and "CheckWise" education. I understand I am not obligated to receive any of the other services provided by CCCS.
- CCCS and its employees have no conflict(s) of interest due to any other relationship with servicers, real estate agencies, mortgage lenders and/or other entities or industry partners and does not pay or accept referral fees.