

PRIVACY NOTICE

PRIVACY NOTICE: 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 considerations. The following are examples of how this data may be used:

ALL CLIENTS

1. 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.
2. 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 number or by using aggregate data in all circumstances.

COUNSELING ONLY

3. For counseling only clients, we will confirm with your creditors if asked:
 - a) Verification of appointment
 - b) Date of counseling
 - c) Disposition: i.e.
 - 1) Client will handle affairs on their own
 - 2) Pending action

DEBT MANAGEMENT

4. 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
 - Place of employment will be verified only if necessary

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.**

OVER⇒

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. The exception to this is submitting client level data (example: name, address, income, ethnicity, reason for seeking services, etc.), to HUD for grant monitoring/oversight purposes and housing counseling program compliance. To ensure compliance, HUD will need to review client files. This only applies to clients who receive housing counseling services.
2. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.
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 that need this information in order to put you in a debt management plan (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.

RELEASE: I hereby authorize Consumer Credit Counseling Service of Mobile to release all nonpublic 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 nonpublic information about me to Consumer Credit Counseling Service of Mobile.

Consumer(s) _____ Date _____