

PRIVACY NOTICE

Budget & Credit Solutions (BCS) is committed to assuring the privacy of individuals and/or families who have contact us for assistance. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations.

Privacy Choice: By choosing to accept our services, BCS may collect “personal financial information” about you, such as your: name, address, driver’s license number, social security number, employment information, total debt information, income, living expenses and personal information concerning your financial circumstances. We obtain this information from you during counseling sessions or educational seminars, forms and questionnaires or individuals and third party agencies who help us provide our services to you. The information gathered is used to determine the best solution to your financial situation. This information may be provided to creditors, and possibly others with your specific written authorization. Upon your written request, you may be granted access to the information you have previously provided to us. If at any point you should need to modify the information that you have provided our agency, you may contact BCS to update and/or correct collected data. Please be advised that our agency will take reasonable steps to verify your identity before granting access or making corrections to this information. This notice applies to information you forward us in person, over the phone or via the internet. We will not gather or collect any personal or identifiable information about or from you if you are merely browsing our website, www.debt.org. We never collect personal data from those we know are, nor is any part of our website structured to attract, anyone under the age 13.

Privacy Security: In order to ensure that your “personal financial information” is kept secure, BCS has implemented technological, physical and operations controls and security systems in order to minimize the risk of unauthorized access. We may use aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs. In each of these scenarios, 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 non-public 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 or educational seminar.
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 Plan (DMP).
5. We restrict access to non-public 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 non-public personal information.
6. We collect non-public personal information about you from the following sources:
 - Information we receive from you on our applications or other forms you provide
 - Information about your transactions with us, your creditors, or others
 - Information we receive from a credit reporting agency
7. We may disclose the following kinds of non-public 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
 - Information we receive from a credit reporting agency, such as your credit history

Redress: Should you have any questions or concerns regarding BCS’s privacy practices, please contact our corporate office at the address or phone number listed at the bottom of this notice.

Release: I hereby authorize Budget & Credit Solutions to release all non-public information it obtains about me to (1) my creditors and (2) any third parties necessary to provide offered services or resolve the matter(s) discussed during my online counseling session if it becomes necessary to do so in order to provide services to me.