

COMMUNITY CREDIT COUNSELING CORP.

*5 Professional Circle, Route 34
Colts Neck, New Jersey 07722*

Telephone (732) 845-2880
Facsimile (732) 845-9022

A Non-Profit
501 (c) (3) Corporation

**Important Privacy Information
Privacy Policy Statement**

The following is an important notice concerning the privacy of your personal information.

We are providing this Privacy Notice on behalf of Community Credit Counseling Corp. By law we have the right to modify this policy at any time, but if we do change it, we will notify you in advance. Under applicable laws and regulations, we are required to send you our privacy notice on an annual basis.

Community Credit Counseling Corp. respects the privacy of its clients and of individuals and/or their families who have contacted us for assistance. All information shared by individuals both orally and in writing will be managed within legal and ethical guidelines. Keeping client information secure, and using it only for client needs, is a top priority for Community Credit Counseling Corp.

Your personal financial information, including, but not limited to, total debt information, income, living expenses, account information and other relevant information concerning your circumstances will be provided to creditors, organizations that shall use the information to service your account with us and possibly others who may assist you.

We may also use your client file information for the purposes of evaluating our services, compiling research information and creating future educational and debt management service programs. Your anonymity will be maintained through the use of your client account number or by using aggregate data in all circumstances.

In all other situations, your information may be released to appropriate individuals or agencies for circumstances related to servicing your account or when our organization has been served with a valid legal 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 clients or former clients to anyone, except as permitted by law.
2. We may compile data and aggregate information that you provide to us or that your creditors provide to us, but this information may not be disclosed in a manner that would personally identify you, except when relevant to managing your accounts.

3. We may disclose some or all of the information that we collect, as described by law, to creditors or third parties that need this information in order to assist you after you have been initially counseled.
4. We may disclose all of the information that we collect, as described herein, to creditors and related financial institutions that need this information to place you on a debt management program or to administer your debt management plan.
5. Our staff is educated on the importance of maintaining the confidentiality of client information. We restrict access to nonpublic personal information about you to those employees or professional advisors who need to know that information to provide services to you. All employees dealing with this information must first sign a confidentiality agreement, ensuring that your information will be used only for the designated purpose to assist you in your financial needs and to respond to your requests. 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 receive from you on our applications, contractual forms, surveys or other forms you or your creditors provide;
 - Information about your transactions with us, your creditors or other; and
 - Information we receive from credit reporting agencies.
7. We may disclose the following kinds of nonpublic personal information about you:
 - Information we receive from you on applications or other forms, including, but not limited to, 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.

If you need intervention on your behalf with creditors through our credit counseling program or a similar program, we will obtain your express consent to disclose to creditors nonpublic personal information about you. Your signature on the financial data authorization to release grants us this permission. We will not be able to assist you with a debt management program if you do not provide us your consent to share information with your creditors.

As permitted by law, we may disclose your nonpublic personal information such as your name, mailing address and telephone number to nonaffiliated third parties in an effort to offer you assistance in other areas. We disclose such information to non-affiliated third parties. Should you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures. If you wish to opt out of the disclosures to nonaffiliated third parties, or if you have questions about our privacy policy, you may contact us at (800) 663-4416 or at info@commcredit.org.

So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties that we have determined would be helpful to you or would aid us in counseling and assisting you.

It is our policy that the recipients of any of your information shall protect the information and use it only for the purpose provided.