



Consumer
Credit
Counseling
Service*
of Northeastern
Indiana, Inc.

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 total debt information, income, living expenses and personal information concerning your financial circumstances will be provided only to creditors and others with your specific written authorization.

We also use aggregated case file information for the purpose of evaluating services, gathering valuable research information used in designing future programs, but your anonymity will be maintained through the use of your client number for totaling 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 third parties:

1. We do not disclose any nonpublic personal information about our clients or former clients, 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 and the establishment of a Debt Management Program if applicable.
4. We may disclose all of the information we collect, as described below, to creditors and related financial institutions that need this information to put you on a Debt Management Program.
5. We restrict access to nonpublic 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 our applications or other forms you provide.
 - Information about your transactions with your creditors or others, such as your account balance, payment history, parties to transactions, and credit card usage.
7. We may disclose the following kinds of nonpublic personal information about you.
 - Information we receive from you on applications and other forms, such as your name, address, social security number, assets and income.
 - Information about 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.

"Nonpublic personal information" means personally identifiable financial information that is not publicly available.

RELEASE: I hereby authorize Consumer Credit Counseling Service of NE IN 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 Services of NE IN.

Name _____

Date _____

Name _____

Date _____