

FACTS**WHAT DOES CCCS OF SAN FRANCISCO DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number, name, address, assets, income, and expenses
- Credit information and credit history information from credit reporting agencies
- Account balances, payment history, transactions and usage

How?

All financial companies need to share non-public personal information to run their everyday business. In the section below, we list the reasons financial companies can share their non-public personal information; the reasons CCCS of San Francisco chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does share	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	Yes
For our marketing purposes— to offer our products and services to you	No	N/A
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	N/A
For nonaffiliates to market to you	No	N/A

To limit our sharing

- Call 1-888-440-4663 – our menu will prompt you through your choice(s)

Please note:

If you are a new customer, we can begin sharing your information 5 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 1-800-777-7526 or go to www.cccsf.org

Who We Are	
Who is providing this notice?	Consumer Credit Counseling Service of San Francisco
What We Do	
How does CCCS of San Francisco protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does CCCS of San Francisco collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Provide it orally, in writing via hard copy or web forms • Provide permission for us to access your credit report • Authorize a third party to provide it
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	The information shared on that account will be limited
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
Other Important Information	
We will not be able to assist you with a Debt Management Plan if you do not provide us your consent to share information with your creditors. We may also disclose any non-public personal information about you or former customers to anyone as permitted by law (for instance, if we are compelled by legal process) even if you have opted out.	

PRIVACY POLICY IN PRACTICE

We are committed to the privacy of our clients. We realize that the concerns you bring to us are highly personal in nature and assure you that all information you share with us will be managed within legal and ethical considerations.

Your nonpublic personal information, such as your debt, income, living expenses and other information concerning your financial circumstances, will be provided to creditors and others only with your authorization.

Opting-out

You may opt-out of disclosures of your nonpublic personal information during your counseling session, or by calling 888-440-4663. If you choose to opt-out, we will not be able to answer questions from your creditors. If at any time, you change your mind and wish to opt-in to disclosure, you may call us at 888-440-4663.

Release of information to third parties

If you have not opted-out, we may disclose some or all of the information that we collect to your creditors or third parties where we have determined that it would be helpful to you or would aid us in counseling you.

Generally we will provide only the following information to your creditors if asked:

- Verification of appointment with us
- Date of counseling
- Outcome of counseling session

We may also disclose any nonpublic personal information about you to anyone as permitted by law (for instance, if we are compelled by legal process).

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.

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.

The Debt Management Plan

If you choose to begin a Debt Management Plan, we will obtain your express consent to disclose to creditors nonpublic personal information about you. We will not be able to assist you with a Debt Management Plan if you do not provide us your consent to share information with your creditors.