

PRIVACY POLICY

At Christian Credit Counselors (CCC), your privacy is important to us and we are committed to protecting your personal information. The following describes CCC's privacy practices:

COLLECTION OF INFORMATION

We collect, retain, and disclose certain personal information about you, and sometimes other members of your household, when necessary to provide you with the best service. We collect nonpublic personal information about you in the following ways:

- Through your applications or other forms;
- Information we receive from or about you in the process of adjusting your debts and providing you with debt management and/or credit counseling services;
- From your creditors in the process of managing your debts and/or administering a Debt Management Plan; and
- Information we receive from or about you when contacting the credit reporting agencies on your behalf.

Such information may include, but is not limited to, identifying information such as your name, address, and social security number; and financial information such as income, bank and credit account numbers and balances, payment history, and/or credit history. Under certain circumstances, we may obtain health information related to illnesses, disability, and/or injury.

PROTECTION OF INFORMATION

All personal information that CCC collects will be securely stored in our office, either in paper form maintained in locked filing cabinets, or in our secured computer database. Access to your nonpublic personal information is limited to only those who need them to serve your debt management needs and to provide customer service. We maintain physical, electronic, and procedural protocols that comply with federal and state laws to safeguard your personal information from unauthorized access or intrusion.

DISCLOSURE OF INFORMATION

CCC may disclose information about you for our everyday business purposes, for example, to process your transactions, maintain your account, and respond to court orders or other legal investigations. The following are the most common disclosures:

- To state financial, banking, consumer protection, or other departments;
- To the Internal Revenue Service;
- To certification and accreditation agencies that govern our business;
- To our auditing/accounting firm for accounting, tax, and other legal purposes; and

- To any other third party, as permitted or required by law.

Please note that your personal information may continue to be disclosed as described in this section after you are no longer receiving services from CCC.

OPT OUT OF SHARING YOUR INFORMATION

CCC may also share some of your information (name, address, and other contact information such as phone number and/or email address) with our trusted partners to bring you beneficial products and services. To limit our sharing, you can

- Call our office at (800) 377-4469 between the hours of 9:00am and 7:30pm ET, or
- Email Info@ChristianCreditCounselors.org with your full name and client #.

Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent you this notice. When you are *no longer* our customer, we may continue to share your information as described in this notice.

YOUR RIGHT TO ACCESS AND CORRECT INFORMATION

Upon written request, we will send you a copy of relevant information that we have. Please send your request to:

Christian Credit Counselors, Inc.
5838 Edison Place
Suite 130
Carlsbad, CA 92008

If you feel that our information is incorrect, please let us know and we will review it and make the necessary corrections or respond to you accordingly.