

FACTS

WHAT DOES Consumer Credit and Budget Counseling, Inc. ("CC&BC") dba National Foundation for Debt Management ("NFDm") 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 and Bank Account numbers
- Budget and Income information as well as Credit Report data
- Credit Card balances and Credit Card account numbers.

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share client's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their client's personal information; the reasons CC&BC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information

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

For our marketing purposes-

to offer our products and services to you

For joint marketing with other financial companies

For our affiliates' everyday business purposes-

information about your transactions and experiences

For our affiliates' everyday business purposes-

information about your creditworthiness

For non-affiliates to market to you

	Does CC&BC share?	Can you limit this sharing?
For our everyday business purposes-	Yes	No
For our marketing purposes-	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes-	Yes	No
For our affiliates' everyday business purposes-	Yes	No
For non-affiliates to market to you	No	Yes

Questions?

Call 888-738-8233 or go to www.nfdm.org

Who we are

Who is providing this notice?

Consumer Credit and Budget Counseling Inc. ("CC&BC") dba National Foundation for Debt Management ("NFDMA")

What we do

How does CC&BC 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 CC&BC collect my personal information?

We collect your personal information, for example, when you

- Enroll in our programs or during a counseling session
- Enroll in our classes or during an education program
- Seek our advice on options to handle your debt situation.

Housing Counseling including Foreclosure Counseling, Bankruptcy Counseling and Education, Budget and Credit Counseling

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and non-financial companies.

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Non-affiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

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Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

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Other important information