

NOTICE OF CCC'S PRIVACY PRACTICES AND YOUR RIGHTS

At Christian Credit Counselors (CCC), we recognize that privacy is important to you, and we are committed to protecting the privacy of 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, where it is necessary to provide you with the best services. We collect non-public 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 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 CCC collects will be securely stored in our office, in either paper form maintained in locked filing cabinets, or in our secured client computer database. Access to your non-public personal information is restricted to only those who need it to serve your debt management needs and to provide customer service. We maintain physical, electronic, and procedural safeguards that comply with federal and state laws to safeguard your personal information.

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, 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 5:30pm EST, or
- Mail the enclosed Opt-Out Form to PO Box 131688, Carlsbad, CA 92013, or
- Email a scanned copy of the Opt-Out Form to OptOut@ChristianCreditCounselors.org.

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 the relevant information that we have. Please send your request to:

Christian Credit Counselors, Inc.
P.O. Box 131688
Carlsbad, CA 92013

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.