

FACTS

WHAT DOES Consumer Credit Counseling of Springfield, MO, Inc. (CCCS) 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Household Income ■ Total Indebtedness and Reason for Seeking Assistance ■ Budget Information and Payment History <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons CCCS chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does CCCS 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	No
For our marketing purposes— to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 800-882-0808 or go to www.cccsoftheozarks.org
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Who we are

Who is providing this notice?

Consumer Credit Counseling of Springfield, Missouri, Inc. (CCCS)

What we do

How does CCCS 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 collect my personal information?

We collect your personal information, for example, when you

- schedule an appointment or submit information for counseling
- submit info. for education or enter a Debt Management Plan
- submit info. for housing counseling or foreclosure prevention

We also collect your personal information from others such as credit bureaus, affiliates, or other companies.

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 nonaffiliates 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 nonfinancial companies.

- *CCCS has no affiliates*

Nonaffiliates

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

- *Nonaffiliates we share with can include your financial service providers or creditors; federal or state oversight agencies; administrators, intermediaries, or other entities that fund and manage grants; and CCCS service providers, agents or representatives.*

Joint marketing

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

- *We do not jointly market products or services*

Other important information

If you have questions about this policy, contact us by mail or telephone:

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 PO Box 10266
 Springfield, MO 65808-0266
 (800) 882-0808