

PRIVACY POLICY: Financial Information & Service Center, Inc./dba Consumer Credit Counseling Service of Northeastern Wisconsin, is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your "personal financial information," such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, contracting, auditing, licensing and accrediting personnel. We may also use aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

In all other situations, your information may be released to appropriate individuals or agencies **ONLY UPON YOUR WRITTEN REQUEST OR when our staff has been served by a valid subpoena.**

The following PRIVACY PRACTICES detail circumstances under which we will release your information to a third party:

1. We do not disclose any non-public personal information about our clients or former clients to anyone, except as permitted by law.
2. 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.
3. We may disclose some or all of the information that we collect, as described below, to creditors or third parties that you have authorized who need this information in order for us to assist you after a counseling session.
4. We may disclose all of the information that we collect, as described below, to creditors and related financial institutions who need this information in order to put you on a debt management program (DMP).
5. We may disclose some or all of the information that we collect, as described below, to contracting, auditing, licensing and contracting personnel that you have authorized who need this information to audit, license and accredit CCCS and to efficiently provide services to you. Companies that perform administrative services on behalf of CCCS are required to protect the confidentiality of your information and only use the information for the purpose for which the disclosure is made.
6. We restrict access to non-public 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 non-public personal information.
7. We collect non-public personal information about you from the following sources:
 - Information we received from you on our applications or other forms you provide;
 - Information about your transactions with us, your creditors, or others; and
 - Information we receive from a credit reporting agency.
8. We may disclose the following kinds of non-public personal information about you;
 - Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income;
 - Information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage; and
 - Information we receive from a credit reporting agency, such as your credit history.