

Release of Information and Privacy Notice

Client Name (s): _____

PRIVACY POLICY: Our Agency 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, electronically, and in writing will be managed within legal and ethical considerations. We will take precautions to disclose information only to those who have a right to know and will not disclose any of your personal information to third parties without your consent. Your "personal financial information", such as debts, income, living expenses and information concerning your financial circumstances, will be provided to creditors listed by you on the Debt List only while actively participating in the Debt Management Program.

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 which we will release your information:

1. We collect nonpublic personal information about you from the following sources:
 - Information we received from you on our worksheet or other forms you provide;
 - Information about your transactions with us, your creditors, or others; and
 - Information we receive from a credit-reporting agency.
2. We restrict access to nonpublic personal information about you to 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 nonpublic personal information.
3. We may also use aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs. Your anonymity will be maintained by your client number or by using aggregated data in all circumstances.
4. We do not disclose nonpublic personal information about our customers or former customers, except as permitted by law.
5. 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 in the repayment of your debts.
 - Information we receive on intake such as name, address, social security number, assets, and income;
 - Information about 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.

RELEASE: I hereby authorize this Credit Counseling Agency to release all non-public information it obtains about me to (1) my creditors listed by me on the Debt List and (2) any third parties necessary to resolve the matter(s) discussed during my counseling session. I further release and authorize all of my creditors to provide non-public information about me to Consumer Credit Counseling Service of the Miami Valley. The term of this Release of Information is 60 months barring unforeseen developments or the duration of the DMP and becomes effective on the date that I sign it and make a payment to CCCS. I understand that I can terminate this release for any reason by providing written notice to CCCS.

Signature: _____

Counselor: _____

Signature: _____

Date: _____