



THE VILLAGE FINANCIAL RESOURCE CENTER
PRIVACY NOTICE AND AUTHORIZATION TO RELEASE INFORMATION

Privacy Policy: The Village Financial Resource Center is committed to assuring the privacy of individuals and/or families who contact us for assistance. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. The following are examples of how this data may be used:

All Clients

- 1. To assist us in our work with you, our staff may seek supervision/consultation with professional colleagues within the agency and, where appropriate and necessary, with other resources in the community.
2. For the purpose of evaluating our services, gathering valuable research information and designing future programs, we may use aggregated case file information. Except as required by accrediting, licensing, funding entities, or government agencies, your anonymity will be maintained through the use of your client number or by using aggregate data.

Counseling Only

- 3. If you only receive financial counseling, and your creditors ask for information, we will confirm the following:
a) Verification of appointment
b) Disposition (i.e. clients will handle affairs on their own, pending action)
c) Date of counseling
d) Other

Debt Management

- 4. If you enroll in the Debt Management Program, we will disclose the following to your creditors:
a) Your address and home phone number
b) Total debt information
c) Income, net and gross
d) Living expenses
e) A list of your creditors
f) Personal information concerning your financial circumstances, but not lifestyle or personal habits
g) Place of employment will be verified only

In all other situations, your information may be released to appropriate individuals or agencies only upon your written request or when our staff have been served by a valid subpoena.

The following Privacy Practices detail the 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 herein, to creditors, or third parties that you have authorized who need this information in order 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 that need this information in order to put you on a Debt Management Plan (DMP).
5. 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.
6. We collect non-public personal information about you from the following sources:
- Information we received from you on our application or other forms you provide;
- Information about your transactions with us, your creditors, or others; and
- Information we receive from a credit reporting agency.
7. 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 credit reporting agencies, such as your credit history
8. Certain government programs we work with may require us to obtain your Social Security Number in order for you to participate. Whenever a governmental agency requests your Social Security Number it must tell you whether the disclosure is mandatory or voluntary, what laws give the agency the authority to request the Social Security Number, and how your Social Security Number will be used. If you choose not to disclose your Social Security Number, you may not be able to participate in certain programs or services but you will continue to be eligible to receive the services we can provide without a Social Security Number.

RELEASE: I hereby authorize The Village Financial Resource Center to release all non-public information it obtains about me, as set forth above, to (1) my creditors and (2) any third parties necessary to resolve the matter(s) discussed during my counseling session and (3) as required by accrediting, licensing, funding entities, or government agencies.

I further RELEASE and authorize all of my creditors to provide non-public information about me to The Village.

Client Signature \_\_\_\_\_ Client Signature \_\_\_\_\_ Date \_\_\_\_\_