AMERICAN CONSUMER CREDIT COUNSELING
The Credit Counseling Professionals

Client Privacy Policy

FACTS

WHAT DOES American Consumer Credit Counseling, Inc. 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?

The types of personal information we collect and share depends on the product or service you have with us. This information can include:

- Social Security number and credit card or other debt
- Account balances and payment history
- Income and checking account information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons American Consumer Credit Counseling, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American Consumer Credit Counseling, Inc. 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 credit worthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call (800) 769-3571 or go to www.consumercredit.com

Who we are	
Who is providing this notice?	American Consumer Credit Counseling, Inc.

What we do	
How does American Consumer Credit Counseling, Inc. 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 American Consumer Credit Counseling, Inc. collect my personal information?	We collect your personal information, for example, when you ▪ Provide account information or give us your income information ▪ Pay us by check or give us your contact information ▪ Give us your employment history We also collect your information from 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 nonafilliates 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. ▪ *American Consumer Credit Counseling, Inc. has no affiliates.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪ *American Consumer Credit Counseling, Inc. does not share with nonaffiliates so they can market to you.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▪ *American Consumer Credit Counseling, Inc. doesn't jointly market.*

Other important information

American Consumer Credit Counseling Inc. only contacts consumers that have reached out to us for help. ACCC never cold calls consumers and does not implement any auto-dialing technology to make phone calls. All first-time interactions between a client and ACCC will be initiated by the client through a phone call to ACCC or an online application on our website.