

Alliance Privacy Policy

You are receiving this statement to comply with federal laws regarding the disclosure of nonpublic information. Alliance is committed to fully protecting and preserving the privacy of its clients. For your protection, please take a few moments to read this statement.

As part of our commitment to your privacy, Alliance will only disclose the information that it must in order to serve you in the most effective manner possible. Hence, Alliance will not distribute client information to third parties, except where it is necessary to perform quality services for its clients, as described below.

This Applies To

This statement applies to those individuals who have applied for credit counseling assistance, have gone through an initial budget consultation, or with whom there is a continuing relationship.

Information Collected

Through telephone, fax, mail, and electronic communication, personal information will be gathered, including address, social security number, telephone number, email address, and other demographic information.

Through the aforementioned channels, financial information will also be collected, including information related to your debts, income, expenses, and checking/savings accounts on an as needed basis.

Please be assured that we carefully train our counselors to protect all client information. In order to do this effectively we will ask for information that only you should know when you contact us. No one else can call in and access your account without your written authorization specifically placing their name on your account.

We strive to maintain complete and accurate information about you and your accounts. If you find at any time that our records contain inaccurate or incomplete information, please let us know immediately.

Internal Sharing

Information will be shared within Alliance as needed to communicate with you, manage your accounts, and properly handle your disbursements.

For the purpose of marketing research, portions of your information may be used to build an internal statistical report on our client base. However, these reports will not reveal any personal information.

External Sharing

A necessary portion of your personal and financial information will be used to communicate with your creditors and/or bank to perform disbursements or to coordinate with them on your behalf.

Information will not be shared with corporations other than with Alliance and corporate entities contracted by Alliance to perform services and/or technology functions, your creditors, and your bank as needed. Alliance does not report any information to credit bureaus.

By law, third party financial institutions receiving information from Alliance may only use it in the ordinary course of business to carry out the activity for which it was received and can only disclose it to affiliates of the originating institution or its own affiliates.

Other Applicable Laws

The practices described above are in accordance with federal privacy law. You may have other protections under applicable state laws. To the extent these state laws apply, we will comply with them when we share information about you.

Information Storage

Protections for Information Privacy & Security Physical and electronic files are only kept within the confines of the Alliance corporate offices and at approved secure backup sites. Access is restricted to authorized personnel.

The information you supply Alliance will remain in corporate files for as long as is necessary to provide services, and for a reasonable period of time following the completion or termination of services including time required to meet all Government regulatory requirements.

Opt-Out

Alliance fully complies with federal regulations regarding opting out in that disclosure is "made only in connection with servicing or processing a financial product or service that a consumer has requested or authorized."

If your account is active, and you are not comfortable with this level of information sharing, please contact us to inactivate your account.

If your account is inactive, your information is no longer used internally or externally, except for record keeping, governmental, and audit purposes as described above.

Direct Mail: Alliance Credit Counseling 8000 Corporate Center Dr Ste 114 Charlotte NC 28226

Phone: 866-303-3328 E-Mail: home@knowdebt.org

Online Privacy

Information may be gathered when you visit the Alliance web site, including Internet Protocol (IP) addresses, Uniform Resource Locator (URL) tags, and basic operating system and browser information.

Electronic security is maintained through the use of Secure Socket Layer (SSL) encryption and/or firewalls (which are designed to protect systems from intrusion).

Fee Structure

Alliance may charge fees for education and counseling services, including Homebuyer's Education, Reverse Mortgage Counseling, Bankruptcy Counseling, Payday Loan Counseling, Debt Management Services and Credit Counseling. Although there may be a fee associated with a Credit Counseling session, Alliance does not charge a fee for obtaining a credit report on behalf of our client's.

Notes

Alliance refers to Alliance Credit Counseling, Incorporated, and to unaffiliated, separate corporate entities contracted by Alliance, Inc. to perform service and/or technology functions on its behalf.

How You Can Help Protect Your Privacy

- Do not share your account information, passwords, user IDs, PINs, your SSN, code words or other confidential information with others.
- Do not provide confidential information to unknown callers.
- Do not provide confidential information online unless you initiated the contact, know the party with whom you are dealing, and can provide the information through a secure line (<https://>).
- When conducting business over the Internet, always use a secure browser & exit online applications as soon as you finish using them.
- If you believe you may be a victim of fraud or identify theft, please call the Social Security Administration Fraud Hotline at 800- 397-0271 to report fraudulent use of your identification information.
- File a complaint with the Federal Trade Commission (FTC) by contacting the FTC's Identity Theft Hotline: 877-IDTHEFT.
- File a police report in your local jurisdiction and retain the police report number and officers name who took the report.