



OUR PRIVACY POLICY

Reinvestment Partners is committed to ensuring the privacy of individuals and families who contact us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your "nonpublic personal information," such as your total debt, income, living expenses, and personal information concerning your financial circumstances will be provided to creditors, program monitors, and others *only* with your authorization and signature on the Counseling Authorization & Disclosure. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information, and designing future programs.

Types of information we gather about you:

- * Information we receive from you orally, on applications, or on 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.

You may opt-out of certain disclosures:

- * You have the opportunity to "opt-out" of disclosures of your nonpublic information to third parties (i.e., creditors), that is, elect not to make those disclosures.
- * If you choose to "opt-out," we will not be able to answer questions from your creditors. If at anytime you wish to change your decision with regard to "opting-out," you may call us at (919) 667-1000.

Release of your information to third parties:

- * So long as you have not "opted-out," we may disclose some or all of the information we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards that make our services possible.
- * We may also disclose any nonpublic personal information about you or former clients to anyone as permitted by law (e.g., if we are compelled by legal process).
- * Within our organization, we restrict access to nonpublic 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 nonpublic personal information.