

Privacy Policy

American Consumer Credit Counseling, Inc. respects your privacy. We recognize the importance of protecting personal identifying information submitted to us and it is our policy to ensure that all client information is held in the strictest of confidence. Our privacy policy applies to current clients, former clients, and to any consumers who register for our educational services and/or financial management tools.

We pledge the following to our clients:

1. Client information will be strictly guarded and stored in a safe manner at our office. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.
2. We will only permit authorized employees, who are trained in the proper handling of client information, to have access to that information. Employees who violate our policy will be subject to an internal disciplinary process.
3. We will not sell your personal information to anyone.
4. We will limit the collection of client information to the minimum required in order to deliver superior service to our customers, which includes counseling clients on debt management issues, preparing a household budget, and gaining acceptance of proposed payments for clients' creditors. These services are necessary for the administration of the debt management program.
5. We may collect the following information from you as deemed necessary in order to complete a comprehensive analysis of your financial situation during the counseling session:
 - information such as your name, address, social security number, assets, and income
 - information about transactions with your creditors, such as account balance, payment history, parties-to-transactions, and credit card usage
 - information we receive from a designated credit reporting agency, such as your credit history.
6. We collect nonpublic personal information about you from the following sources:
 - applications, surveys, or other forms you provide
 - your transactions with us, your creditors, or others
 - a designated credit reporting agency.
7. We will disclose only the necessary information to creditors and related financial institutions, when needed, to enroll you into the debt management program.
8. We may disclose or report personal information, in limited circumstances, as required or permitted under law. The circumstances may include, but are not limited to, cooperation with law enforcement authorities, resolution of consumer disputes, performing credit/authentication checks, or institutional risk control.
9. For the purpose of evaluating our services, gathering valuable research information, and designing future programs, we may use aggregate case file information. Client anonymity will be maintained through the use of the client number or by using aggregate data in all circumstances.

This notice is provided to you pursuant to the Gramm-Leach-Bliley Act (disclosure of nonpublic personal information by financial service provider), which requires a financial institution to notify its customers of its privacy practices and procedures on an annual basis.