



FAIR HOUSING CONTACT SERVICE

441 Wolf Ledges Parkway, Suite 200

Akron, OH 44311

330-376-6191 or Toll-Free 877-376-6161, Fax 330-376-8391

PRIVACY POLICY

Fair Housing Contact Service (FHCS) is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to use 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 information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, Legal Aid Services, and others only with your authorization and signature on the Foreclosure Mitigation Counseling Release Form. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs.

I. Types of information that we may gather about you

1. Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, and income.
2. Information about your transactions with your creditors, others, or us such as your account balance, payment history, parties to transactions and credit card usage.
3. Information we receive from your credit-reporting agency, such as your credit history.

II. You may opt-out of certain disclosure

1. You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures. If you opt-out, FHCS cannot assist in direct negotiations with your lender. To “opt-out” please check here.
2. If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out”, you may notify us in writing.

III. Release of your information to third parties

1. We may disclose some or all of your information that we collect, as described in section I, 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 which make our services possible.
2. We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g. if we are compelled by legal process).
3. Within the 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.

I accept the terms within this Privacy Policy.

_____	_____	_____
Printed Name (1- Primary Borrower)	Signature (1)	Date
_____	_____	_____
Printed Name (2 – Secondary Borrower)	Signature (2)	Date