FACTS	**WHAT DOES CREDIT.ORG 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 depend on the product or service you have with us. This information can include: ■ social security number ■ income and expenses ■ employment information ■ assets and liabilities ■ credit card or other debt ■ credit history and credit scores 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 credit.org chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does credit.org 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, report to credit bureaus and credit reporting agencies such as TransUnion, Experian and CoreLogic or obtain funding from various sources including the U.S. Department of Housing and Urban Development, NeighborWorks® America and the National Foundation for Credit Counseling.	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes— information about your creditworthiness	No	N/A
For our affiliates to market to you	No	N/A
For nonaffiliates to market to you	No	We don't share

Questions?	Call toll-free 800-947-3752 or visit us online at www.credit.org.

Who we are	
Who is providing this notice?	Springboard Nonprofit Consumer Credit Management, Inc. dba Credit.org

To limit our sharing	■ Call 800-947-3752 —our menu will prompt you through your choice(s)
	■ Visit us online: www.credit.org
	■ Mail the form below
	Please note:
	If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.
	However, you can contact us at any time to limit our sharing.
Questions?	Call 800-947-3752 or go to www.credit.org

Mail-in Form

	Mark any/all you want to limit:	
	Name	
	Address	
	City, State, Zip	
Mail To:	Credit.org P.O. Box 5438 Riverside, CA 92517	

What we do

How does credit.org 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 credit.org collect my personal information?	We collect your personal information, for example, when you ■ request counseling services ■ give us your contact information ■ seek advice about your debt ■ give us your employment and financial information, including information about your income and expenses ■ provide us information on our website We also may collect your personal information from others, such as credit bureaus, other credit counseling agencies, mortgage servicers, and 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 non-affiliates 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. ■ *credit.org has no affiliates.*
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ *Non-affiliates may include financial service providers or creditors, credit bureaus, and the administrators, intermediaries or other entities that fund and manage our grants and contracts.*
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ *Our joint marketing partners include Identity Intelligence Group, LLC and Credit Swag Ventures, Inc. dba Creditanddebt.org, Univers Tech, LLC dba Piere and Move EZ dba LiveEasy.*

Other important information

Vermont: In accordance with Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, except as permitted by law, such as with your consent, to service your accounts or to other financial institutions with which we have joint marketing agreements. We will not share information about your creditworthiness within our corporate family except with your consent.

California: In accordance with California law, we will not share information we collect about you with companies outside of credit.org, unless the law allows. For example, we may share information with your consent to service your accounts. We will limit sharing among our companies to the extent required by California law.

Nevada: Nevada law requires that we provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 East Washington Street, Suite 3900, Las Vegas, NV 89101; Telephone Number: (702) 486-3132; Electronic Mail: bcpinfo@state.nv.us

Kentucky: This policy will be provided annually to residents of Kentucky.