

# FACTS

## WHAT DOES Family Credit Management Services (FCMS) DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security number and Financial account numbers</li> <li>■ Name and address and Credit history and credit scores</li> <li>■ Assets and income and Credit card or other debt information</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All financial companies need to share client's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their client's personal information; the reasons FCMS chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FCMS share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	No	No
<b>For joint marketing with other financial companies</b>	No	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	No
<b>For nonaffiliates to market to you</b>	No	No

<b>Questions?</b>	Call 800-994-3328 or go to <a href="https://www.familycredit.org/contact-us">https://www.familycredit.org/contact-us</a>
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## Who we are

**Who is providing this notice?**

Family Credit Management Services (FCMS)

## What we do

**How does FCMS 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.

We limit employee access to client information to those who need to assist you.

**How does FCMS collect my personal information?**

We collect your personal information, for example, when you

- Seek debt management or Seek budgeting assistance
- Give your budget details or give us your contact information
- Authorize us to view your credit report

We may also collect your personal information from others, such as credit bureaus, unsecured creditors, 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 nonaffiliates 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.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

## Other important information

California: In accordance with California law, we will not share information we collect about you with companies outside of FCMS, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide products and services you request. We will limit sharing to the extent required by California law.

For FCMS' full privacy policy and terms and conditions, please visit: <https://www.familycredit.org/>