



Begin a brighter financial future today.

Consumer Privacy Notice

FACTS	WHAT DOES NFCC® 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 can include: <ul style="list-style-type: none"> • Social Security number, income, assets, and liabilities • Account balances and transaction history • Credit history and payment history
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 NFCC® chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NFCC® 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, or report to credit bureaus	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.	Yes	No
For our affiliates’ everyday business purposes – information about your creditworthiness	No	We don’t share
For our affiliates to market to you	No	We don’t share

Questions?	Call (202) 677-4300 or go to http://www.nfcc.org/privacy_policy.cfm
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What we do	
How does NFCC® protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal and state law. These measures include computer safeguards and secured files and buildings.
How does NFCC® collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • give us your income, account balances, credit history, employment information, or contact information; We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • 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. See below for information on your rights under certain State laws.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • NFCC® has no affiliates.
Non affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Non affiliates we share with can include your financial service providers or creditors; Member Agencies; the administrators, intermediaries, or other entities that fund and manage grants; and NFCC®'s service providers, agents, or representatives.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include Member Agencies.
Other Important Information	
Information for Residents of Vermont, Nevada & California	
<ul style="list-style-type: none"> • Vermont. NFCC® will not share Personal Information we collect on Vermont residents with affiliates or entities outside NFCC® except with their written authorization. • Nevada. Nevada law requires that we also provide you with the following contact information: <ul style="list-style-type: none"> – Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Telephone Number – (702) 486-3132; Electronic Mail – bcpinfo@ag.state.nv.us. – National Foundation for Credit Counseling, 2000 M Street, NW, Suite 505, Washington, DC 20036; Telephone Number - (202) 677-4300; Electronic Mail – privacy@nfcc.org. • California. California law requires us to provide a separate notice to California residents. To access this notice click here. 	