

CONSUMER CREDIT COUNSELING SERVICE OF CENTRAL NEW YORK, INC.
CLIENT BILL OF RIGHTS

PRIVACY POLICY: As per Federal Regulation, The Gramm-Leach-Bliley Act of 1999 calls for privacy of consumer financial information. Consumer Credit Counseling Service of Central New York 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 us 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. To assist us in our work with you, our staff may seek supervision/consultation with professional colleagues within the agency and, where appropriate and necessary, with other resources in the community. For the purpose of evaluating our services, gathering valuable research information and designing future programs, we may use aggregated case file information. Your anonymity will be maintained through the use of your client number or by using aggregate data in all circumstances. In all other situations, your information may be released to appropriate individuals or agencies **ONLY UPON YOUR WRITTEN REQUEST or when our staff has been served by a valid subpoena.**

Counseling Only Clients: If asked, we will confirm with your creditors:

- a. verification of appointment
- b. date of counseling
- c. disposition (i.e. client will handle affairs on their own or pending CCCS action)

Debt Management Clients: We will disclose the following to your creditors:

- a. your address and home phone number if published
- b. total debt information
- c. income; net and gross
- d. living expenses
- e. a list of your creditors
- f. personal information concerning your financial circumstances, but not lifestyles or personal habits
- g. place of employment will be verified only

PRIVACY PRACTICES: The following practices detail circumstances under which we will release your information to a third party:

1. We do not disclose any non-public personal information about our customers or former customers to anyone, except as permitted by law.
2. We may compile data and aggregate information that you give to us, but this information may not be disclosed in a manner that would personally identify you in any way.
3. We may disclose some or all of the information we collect, as described below, to creditors or third parties that you have authorized who need this information in order for us to assist you after a counseling session.
4. We may disclose all of the information we collect, as described below, to creditors and related financial institutions who need this information in order to put you on a Debt Management Program (DMP).
5. We restrict access to non-public 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.
6. We collect non-public information about you from the following sources:
 - a. information we received from you on our applications or other forms you provide
 - b. information about your transactions with us, our creditors, or others
 - c. information we receive from a credit reporting agency
7. We may disclose the following kinds of non-public personal information about you:
 - a. information we receive from you on applications or other forms, such as your name, address, social security number, assets, and income
 - b. information about your transactions with us, your creditors, or others, such as your account balance, payment history, parties to transactions and credit card usage
 - c. information we receive from a credit reporting agency, such as your credit history

POLICY ON CLIENT ACCESS

CCCS/CNY encourages client participation. You have the right to review the contents of your client file or the agency's policy manual. You may also insert your own statement in your case file. You may make arrangements to review your case file with the Assistant Director of Counseling.

POLICY ON CLIENT GRIEVANCE

We are committed to providing you with high quality professional services. However, if you are not satisfied with services provided or if you want to make a complaint, we ask that you follow these guidelines:

1. Try to resolve the issue with the staff member involved giving them specific information about your complaint.
2. If this is not possible or the issue is not resolved to your satisfaction, please write or call the Assistant Director for Quality Initiatives at the main office in Syracuse. We will respond within 15 days.
3. If your issue is still unresolved, you may appeal directly by letter to the President/CEO. After additional fact finding, the President/CEO will provide a concluding decision to you within 15 days.
4. Complaints may also be filed with the New York State Department of Banking at either 1-877-226-5697 or www.banking.state.ny.us or by writing them at One State Street, New York, NY 10004.

POLICY ON NON-DISCRIMINATION

CCCS/CNY shall not discriminate in the selection and participation of clients in its programs with respect to race, religion, color, gender, age, national origin, disability, sexual orientation, or any other characteristic protected by law. No criteria other than those required by funding sources or by federal or state laws shall be used to determine client eligibility. Clients who feel that they have been discriminated against in the provision of services by CCCS/CNY on these grounds have the right to appeal to the President/CEO.

ALTERNATIVES

Please note the agency does not offer or negotiate loans on behalf of our clients. Debt repayment programs may not be suitable for all clients. Our certified credit counselors will provide clients with alternative options to address their needs most appropriately, which may include bankruptcy. Secured and unsecured debts may be included in the Debt Management Program per the recommendation of the counselor.

FUNDING

Most of the agency's funding comes from voluntary contributions from creditors who participate in the Plan. Since creditors have a financial interest in getting paid, most are willing to make a contribution to help fund CCCS®. These contributions are usually calculated as a percentage of payments made through the Debt Management Plan—up to 15% of each payment received. However, your accounts with creditors will always be credited with 100% of the amount you pay through the Plan and CCCS® will work with all creditors regardless of whether they contribute to the agency. Our Debt Management Plans are voluntary programs that serve the dual role of helping you repay your debts and helping creditors to receive the money owed them. Creditor contributions assist us in providing low or no cost counseling to most consumers. You may ask to schedule additional periodic appointments and there will be no fee for this counseling service. There are service and education fees associated with the Debt Management Plan. Hardship waivers are available.

CONTACTING US

Consumer Credit Counseling Service of Central New York, Inc.
5794 Widewaters Parkway, Syracuse, New York 13214
www.CreditHelpNY.org
email: cccs@CreditHelpNY.org

HOURS OF OPERATION

Office/Walk-in: Monday through Friday 8 am to 5 pm
Client Services by phone: Monday through Thursday 8 am to 7 pm, Friday 8 am to 5 pm
Extended After-Hours Service by phone: 1-800-479-6026