

FACTS

WHAT DOES SUREPATH FINANCIAL SOLUTIONS 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?	<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"> ■ Social Security number and other identifying information ■ account balances and payment history ■ employment/ income and living expenses/ credit 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 SurePath Financial Solutions chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does SurePath Financial Sol. 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	Yes
For joint marketing with other financial companies	No	N/A
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 nonaffiliates to market to you	No	N/A

To limit our sharing	<ul style="list-style-type: none"> ■ Call 877-615-7873 —our menu will prompt you through your choice(s) or ■ Visit us online: www.surepath.org <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 0 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 877-615-7873 or go to www.surepath.org
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Who we are

Who is providing this notice?

SurePath Financial Solutions (Consumer Credit Counseling Services of Ventura County, Inc.)

What we do

How does SurePath Financial Sol. 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 SurePath Financial Sol. collect my personal information?

We collect your personal information, for example, when you

- participate in counseling
- complete online forms
- authorize contact of your creditors

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.

What happens when I limit sharing for an account I hold jointly with someone else?

Your selection will apply to all parties on your account- unless otherwise specified by you.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *SurePath does not own any financial or nonfinancial companies.*

Nonaffiliates

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

- *SurePath does not share information with nonaffiliates for marketing purposes.*

Joint marketing

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

- *SurePath does not have any nonaffiliated partnerships to market jointly.*

Other important information

SurePath Financial Solutions fully complies with all specific state and local regulations pertaining to information sharing and marketing. We may use aggregate case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs. Your anonymity will be maintained.

Disclosures

Our Debt Solver Program (DSP) serves the dual role of helping the client repay their debts and helping creditors receive the money owed them.

Some of our funding comes from voluntary contributions from creditors who participate in the DSP. Since the creditors have a financial interest in getting paid, most are willing to make a contribution to help fund our agency. These contributions are usually calculated as a percentage of payments you make through the DSP –up to 10 percent (10%) of each payment received. However, your account with your creditors should always be credited with one hundred percent (100%) of the amount you pay through us and we will work with all creditors regardless of whether or not they contribute to our agency.

In order for SurePath Financial Solutions to provide its services, SurePath may be obligated to furnish certain information concerning your financial condition to creditors or other organizations or individuals.

Your participation in a DSP will not change anything which is already on your credit report. However, if your credit report reflects that you have paid creditors as agreed in the past, a debt management program could have a negative impact on a creditworthiness decision by a potential creditor, landlord, or employer in the future.

In addition, creditors may report that you are on a debt management program and are not paying as originally agreed although they have accepted the reduced payment.

You should also be aware that debts to creditors you repay through the DSP may be able to be discharged through bankruptcy. Counselors cannot provide legal advice.

Creditors may, in some cases, make concessions on money owed to them according to their company policy. SurePath has made no claim or statements, real or implied, that would misrepresent our influence regarding concessions.

