



HOUSING AND CREDIT COUNSELING, INC.

Phone: 800-383-0217 • E-mail: housingandcredit.org
Web: www.housingandcredit.org
Serving Kansas since 1972

Federal Tax ID #: 48-0822466
NFCC Member #: 26005
License # CSO.0000003

STATEMENT OF COUNSELING SERVICES

Please read carefully so you understand the counseling process. Initial next to each statement to indicate understanding of that item. Client #

As a member of the National Foundation for Credit Counseling (NFCC) serving Kansas since 1985, our agency complies with NFCC's high standards for quality credit counseling and financial education. This agency is accredited by the Council on Accreditation (COA), an independent third party organization that reviews and monitors parties that provide social services. We are a non-profit agency in accordance with Section 501©3 of the Internal Revenue Code. Nothing herein shall apply to actions or claims under the provision of the United States Bankruptcy Code, 11 U.S.C. § 101, et seq.

I understand that HCCI will provide a confidential, comprehensive personal money management interview. For counseling services related to homebuyer, financial and foreclosure prevention a counseling fee will not be assessed. All other counseling sessions have a fee of \$50 for an individual or couple. Some programs provided through HCCI waive the counseling fee for qualified participants.

I understand that this fee may be waived if my household meets low-income guidelines and the agency will provide services, regardless of my ability to pay. All fees collected help HCCI to be able to provide this service.

I understand that HCCI supports and delivers a variety of counseling and education services on family money management, budgeting, and the prudent, intelligent use of credit. Assessments are responsive to cultural factors brought to the attention of the counselor to support the achievement of agreed upon goals.

I understand that HCCI provides housing counseling and education services to inform and prepare the client for achieving and maintaining homeownership. Clients for this service receive counseling and education regarding home financing that address: a. appropriate types and sources of mortgage loans; b. understanding how lenders evaluate credit and determine mortgage readiness; c. how to avoid predatory loans; d. resources available to assist with home purchases; e. what to do if the loan is denied; and f. loan closing costs and procedures.

I understand the interview will be conducted by a certified consumer credit counselor, certified housing counselor or qualified professional counselor. All counseling sessions, not conducted by a certified counselor, will be reviewed by a certified counselor. No HCCI employee, officer, director, contractor, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering counseling operations for personal or private gain, provide preferential treatment for any person or organization, or engage in conduct that will compromise our agency's compliance with federal regulations and our commitment to serving the best interests of our clients.

I understand that HCCI counselors are not attorneys and that if I need legal representation or advice, I should seek the services of an attorney. While he/she has expertise in helping those with financial problems, he/she cannot provide legal advice. This session is designed to provide you with information and alternatives. It is not intended to take the place of a consultation with an attorney to explore your legal rights and options.

I understand that support for agency services comes through area United Ways, HUD, client counseling fees, contracts, community contributions and volunteer services. Most of our funding comes from voluntary contribution from creditors who participate in Debt Management Plans (DMP). Since 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 that are made through a DMP—up to fifteen percent (15%) of each payment received. However, creditors included in a DMP will always be credited with one hundred percent (100%) of the amount that is paid to through us. We will work with all creditors regardless of whether they contribute to our agency. HCCI clients are not obligated to use the programs and services of HCCI or its industry partners or affiliates.

I understand that I will participate in developing a written assessment and action plan outlining my individual situation and offering appropriate prioritized solutions. The action plan contains: a. a preliminary evaluation of the request or need for services, including identifying information; b. a summary of the my financial situation including assets, liabilities, income, living expenses, debt, and housing; c. my goals and responsibilities; d. a statement describing the array of options available, including bankruptcy, as applicable; and e. referrals made for other services, as applicable. Assessments include a review of my housing status, including an affordability analysis and any potential threats to safe and adequate housing.

Counseling and education services offer the full range of options, and include information about: a. negotiating directly with creditors on payment or interest rate relief; b. changing buying habits; c. strategies for saving money; d. custom designed payment plans; and e. advantages of and challenges with all options, including bankruptcy, DMPs, and self-administered payment plans. Receipt of financial counseling and education services does not guarantee participation in a DMP. If a DMP is an option, I will receive complete details of the operation requirements, and responsibilities. I understand that DMP's are not suitable for all clients.

I understand that HCCI counselors will provide relevant, non-biased referrals to a network of community resources and service providers when additional services are needed. I may consider seeking alternative products and services from this list. I am entitled to choose whichever provider best meets my needs. I have the option to use or refuse any referrals.

I understand that at some point in the future, a neutral third party may contact me to request an evaluation of the agency's services.

I hold the agency, its employees, agents and volunteers harmless from any claim, suit action or demand of myself, my creditors, or any other person resulting from suggestions or counseling.

I understand that in the event that I am dissatisfied, I can utilize the Complaint Resolution Process.

I have read and understand the disclosures made above. I acknowledge that I have received a copy and read HCCI's Client Bill of rights, Complaint Resolution Process, and Non-Discrimination Policy. ___ Yes

Client

Counselor

Co-Client

Date

Client Bill of Rights and Responsibilities

Clients have the right to receive:

- sufficient information to make an informed choice about using HCCI and its services;
- office hours that services are available
- a schedule of applicable counseling fees prior to services;
- reasonable accommodations upon request;
- privacy, confidentiality, and transparency;
- prompt counseling and educational services; and
- treatment that fosters dignity and respect.

Clients are also assured the right to:

- actively participate in the comprehensive assessment of their personal financial situation including an appropriate action plan;
- request an in-house review of their service records;
- express dissatisfaction through a Complaint Resolution Process without interference or retaliation;
- discontinue their relationship with HCCI at any time; and
- ask questions and have concerns addressed.

Complaint Resolution Process

HCCI is committed to providing you with high quality professional services. However, if you are not satisfied with the services provided or if you want to make a complaint, please follow these guidelines.

1. Try to resolve the issue with the staff member involved giving him or her specific information about your complaint.
2. If step one is not possible or the issue is not resolved to your satisfaction, write or call the Communications Manager at 785-234-0217.
3. HCCI may request a meeting with you (phone or in-person) or seek more information from a staff person. HCCI will respond within two days.
4. If your issue is still unresolved, you may appeal directly to the Executive Director. After additional fact finding, this individual will provide a concluding decision to you.

Non-Discrimination Policy

HCCI shall not discriminate on the basis of race, religion, color, gender, national origin, disability or sexual orientation.

Housing and Credit Counseling, Inc.
Adopted 6/03, 1/26/10, 11/19/13, Re-approved 5/24/16



Housing and Credit Counseling, Inc. Privacy Notice

FACTS	WHAT DOES HCCI DO WITH YOUR PERSONAL INFORMATION?
Why?	<p>Housing and Credit Counseling, Inc. is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. Federal law gives consumers the right to limit some but not all information shared with HCCI. We assure you that all information shared both orally and in writing will be managed within legal and ethical considerations. Your “personal financial information” will be provided to creditors and possibly others with your specific authorization.</p> <p>We may also use aggregated case file information for evaluating our services designing future programs. Your anonymity will be maintained using your client number or by using aggregate data in all circumstances.</p> <p>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.</p>
What?	<p>The type of information collected and shared depends on the services that you seek from HCCI.</p> <p>We collect nonpublic personal information about from the following sources:</p> <ul style="list-style-type: none"> • Information we received from you on our applications or other forms you provide; and • Information about your transactions with us, your creditors, or others. <p>We may disclose the following kinds of nonpublic personal information about you during annual audits from State and Federal agencies:</p> <ul style="list-style-type: none"> • Information we receive from you on applications or other forms, such as your name, address, employment information, social security number, assets, and income and expense information; and • Information about your transactions with us, your creditors, or others, such as your account balance, asset and liability information, including mortgage information, credit history and credit scores, payment history, parties to transactions and credit card usage. <p>When you are no longer our client, we continue to share your information as described in this notice.</p>
How?	<p>All financial organizations need to share customers’ personal information to provide the services requested by their clients. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons HCCI chooses to share; and whether you can limit this sharing.</p> <p>The following detail circumstances under which we will release your information to a third party:</p> <ul style="list-style-type: none"> • We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law. • 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. • We may disclose some or all the information that we collect, as described below, to creditors, or third parties that you have authorized who need this information for us to assist you after a counseling session. • We may disclose all the information that we collect, as described below, to creditors and related financial institutions who need this information to put you on a debt management program (DMP). • We restrict access to nonpublic 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.

Reasons we can share your personal information	Does HCCI 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 obtain grant funding from the Department of Housing and Urban Development (HUD), NeighborWorks, and the National Foundation for Credit Counseling (NFCC)	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies – organizations that help consumers with financial problems, such as the National Foundation for Credit Counseling (NFCC)	Yes	Yes

For our affiliates' everyday business purposes – information about your accounts and finances	Yes	Yes
For our affiliates to market to you	Yes	Yes
For our non-affiliates to market to you	No	N/A

What we do	
How does HCCI 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. Additionally, HCCI only allows employees, authorized service providers and other parties as required or permitted by law to access your information.
How does HCCI collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • seek services for budget and debt counseling, bankruptcy counseling, housing counseling services or contact us for other information • give us your income, account balances, employment information, or contact information; • seek advice about your debt, including your mortgage • request assistance with a lender's loan modification process • provide information on our website <p>We also collect your personal information from others, such as affiliates or other companies.</p>
Why can't I limit all sharing?	<p>HCCI needs this information and the ability to share it so that we can provide the service you have requested.</p> <p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes • affiliates from using your information to market to you • sharing for non affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What if I hold an account jointly with someone else?	Your choice will apply to all the information on your joint account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Non- affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Non- affiliates we share with can include your financial service providers or creditors; and the administrators, intermediaries, or other entities that fund and manage grants.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Questions and how to opt out?	Call toll free 1-800-383-0217 or email your request to hcci@housingandcredit.org . If you are a new customer, we can begin sharing your information following this notice. When you are no longer our client, we continue to share your information as describe in this notice. However, you can contact us at any time to limit our sharing.
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Release: I hereby authorize Housing and Credit Counseling, Inc. to release all non-public information it obtains about me to (1) my creditors and (2) any third parties necessary to resolve the matter(s) discussed during my counseling session.

I further RELEASE and authorize all my creditors to provide non-public information about me to Housing and Credit Counseling, Inc.

Signature

Date

Signature

Date

Adopted 12/2005
Re-approved 1/22/10, 1/19/13,
Rev. 2/23/15, 5/22/18