



HOUSING AND CREDIT COUNSELING, INC.

Phone: 800-383-0217

E-mail: hcci@housingandcredit.org

Web: www.housingandcredit.org

Serving Kansas since 1972

Federal Tax ID #: 48-0822466

NFCC Member #: 26005

License # CSO.0000003

Bankruptcy Counseling (Pre-Filing) Disclosure

Welcome! We understand that you are here because you are considering filing for bankruptcy and are required to participate in a 90-minute one-on-one counseling session before you file. Your fee for this session is **\$50 (single or couple)**. This counseling session is offered to clients without regard to ability to pay. Bankruptcy Counseling clients for their family size, who have an annual gross income below 150% of current Federal Poverty Guidelines, are presumed to be entitled to a fee waiver. HCCI will initiate the required counseling session in the same manner whether a fee is paid or not. If HCCI can demonstrate that you have the ability to pay (based on income information submitted), HCCI may charge a reduced fee of \$25, this is called a "rebuttable presumption".

When non-English speaking person indicates to HCCI staff they need interpretative services or need additional resources for interpretation beyond the resources that may be provided by family, friends or community agencies, HCCI will engage appropriate services from an approved list of agencies and individuals.

This agency has over 40 years of experience in helping people with financial issues through educational information and non-judgmental assistance. The consumer credit counselor conducting your interview has been trained and certified in accordance with NFCC standards. While he/she has expertise in helping those with financial issues, 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. We will provide a budget analysis that will examine your financial situation, discuss factors that may be the cause of your issues and explore your options for developing a reasonable plan for dealing with them. HCCI will provide information on bankruptcy such as the process and possible consequences of bankruptcy. Pre-filing bankruptcy counseling will not impact your credit reports. If you elect to file bankruptcy it will have a negative impact on your credit reports and is a matter of public record. HCCI will inform you of the potential impacts on your credit report of all alternatives discussed. Potential impacts vary on each individual client situation but may include lower credit score, able to use credit in the future and late payments being reported to the credit reporting agencies. It is essential that you provide us with information that is as accurate and complete as possible. We may ask you to authorize us to access your credit history. The information you provide concerning your financial condition and status is strictly confidential. Such information would include, but is not limited to: income, debts, credit accounts, earnings, assets and employment data. We will not disclose any such information that you provide orally or in writing to anyone, except as authorized by you in writing or as required by law, such as in response to a subpoena. We may compile data and aggregate information from data that you give us, but this information will not be disclosed in any manner that would personally identify you. This agency will not provide any information about this session to a credit reporting agency. You will have the opportunity to negotiate alternate unsecured debt payment schedules if you choose to enter into a Debt Management Plan that will be explained during the counseling session. A Debt Management Plan may affect your credit rating and ability to use credit in the future. A separate agreement and disclosure form is required to initiate a Debt Management Plan. HCCI offers Debt Management Plans, but your counselor will provide you a list of alternative agencies. Alternative agencies may charge additional fees for their counseling session.

Our agency has been approved to issue certificates evidencing completion of a personal financial credit counseling session in compliance with the Bankruptcy Code. Approval does not endorse or assure the quality of a Provider's services. This agency is a member of the National Foundation for Credit Counseling (NFCC). The NFCC has high standards for quality credit counseling and financial education, and this agency complies with those standards. In addition, this agency is accredited by the Council on Accreditation (COA), an independent third-party organization that reviews and monitors entities that provide social services. We are a non-profit agency. We are organized and operate in accordance with Section 501(c) (3) of the Internal Revenue Code.

HCCI prohibits payment or receipt of referral fees for all services. Bankruptcy Counseling certificates of completion are obligated to be issued promptly within one business day; only after the counseling is completed. Bankruptcy Credit Counseling certificates are valid for 180 days from the date the counseling was completed. Upon request, a copy of the certificate can be sent to your bankruptcy attorney. Completion of the counseling evaluation form is encouraged in order to evaluate and improve our services.

HCCI might disclose your information to the United States Trustee in connection with their oversight, or during the investigation of complaints, during on-site visits, or during quality of service reviews. The United States Trustee has only reviewed HCCI's bankruptcy credit counseling and instructional course, therefore has not reviewed or approved any other services provided by HCCI.

This agency also receives funding in the form of grants from entities that support financial counseling, state and governmental units and creditors. A significant portion of funding for this agency comes from voluntary contributions from creditors who participate in Debt Management Plans. Since creditors have a financial interest in having debts paid, most are willing to make a contribution to help fund the overall services of this agency. These contributions are usually calculated as a percentage of payments that are made through a DMP. Again, should you decide to enter into a DMP, you will receive specific information on how the plan works and how the agency is funded.

I have read and understand the disclosures made above.

Signature

Printed Name

Date

Revised 5/2021

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, 5/27/2021