

Privacy Policy and Practices

We at Benjamin Rose: Housing and Financial Wellness value your trust and are committed to the responsible management, use and protection of personal information. 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. This notice describes our policy regarding the gathering and disclosure of personal information. Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. It includes personal financial information such as credit history, income, employment history, financial assets, bank account information, financial debts, and personal information concerning your financial circumstances. It also includes your social security number and other information that you have provided us on any applications or forms that you have completed. This information will be provided to creditors, program monitors, and others only with your authorization. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information, and designing future programs.

Confidentiality and Security

We restrict access to personal information about you to those of our employees who need to know that information to provide services to you. We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. We use locked files, user authentication and detection software to protect your information. Our safeguards comply with federal regulations to guard your personal information.

Types of information that we gather about you

We collect personal information to: 1) Support our housing counseling programs; and/or 2) Support our financial coaching and counseling program. We collect personal information about you from the following sources:

- Information that we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, income, and financial well-being.
- Information about your transactions with us, your creditors, our affiliates or others such as your account balance, payment history and parties to your transactions.
- Information we receive from a consumer reporting agency such as your credit bureau reports, your credit history and your creditworthiness.
- Information that we receive from personal and employment references.

Release of your personal information

We may disclose some or all of the information that we gather, as described above, to your creditors or third parties where we have determined that it would be helpful to you such as financial service providers, companies engaged in providing home mortgages or home equity loans, and/or other community services and benefits. We may also disclose the abovementioned information if it would aid us in counseling/coaching you or is a requirement of grant awards which make our services possible.

We may also submit deidentified client-level information relating to your services to be reviewed for program monitoring and compliance purposes, as well as program evaluation and research purposes.

We may also disclose personal information about you to third parties as permitted by law. Prior to sharing personal information with unaffiliated third parties, except as described in this policy, we will give you an opportunity to direct that such information not be disclosed.

You may opt-out of certain disclosures

You have the opportunity to "opt-out" of disclosures of your personal information to third parties, that is, direct us not to make those disclosures. If you choose to opt-out of certain disclosures, proof of your decision must be recorded in your client file such as in a third-party authorization form for various lenders or creditors.

By signing below, I understand that:

- Taking part in Benjamin Rose: Housing and Financial Wellness's services is voluntary and I have the right to stop participation in services at any point in time.
- My personal information gathered by Benjamin Rose: Housing and Financial Wellness will be used and disclosed as described above in the Privacy Policy.
- Benjamin Rose: Housing and Financial Wellness submits deidentified client-level information relating to housing/financial services to be reviewed for program monitoring and compliance purposes and conducts follow-up with clients related to program evaluation.
- I may be referred to other services of the organization, another agency or agencies as appropriate that may be able to assist with particular concerns that have been identified. I understand that I am not obligated to use any of the services offered to me.
- A housing/financial counselor may answer questions and provide information, but not give legal advice. If I want legal advice, I will be referred for appropriate assistance.
- Upon signing this document it becomes effective immediately. Your privacy instructions and any previous privacy instructions will remain in effect until you request a change.
- I have received a copy of Benjamin Rose: Housing and Financial Wellness's Privacy Policy and Practices.

Signature/Print Name

Date