Financial Pathways OF THE PIEDMONT

Trusted Financial Guidance for Over 40 Years

USE OF CONFIDENTIAL INFORMATION

FACTS	WHAT DOES Financial Pathways of the Piedmont do with a client's personal information?
WHY?	Financial companies choose how they share their clients' personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires companies to tell clients how we collect, share and protect personal information. The notice is to help clients understand how we us their information.
WHAT?	The types of personal information we collect and share depends on the product or service client has with us. This information can include: • Social Security Number and information we received from the client orally or in writing on an application • Information we receive from creditors and others including credit and/or housing • Transactions and the clients' credit report information
HOW?	All financial companies need to share non-public personal information to run their everyday business. In the section below, we list the reasons financial companies can share their non-public personal information; the reasons Financial Pathways of the Piedmont chooses to share; and whether the client can limit this sharing.

Reasons we can share the clients personal information	Does Financial Pathways of the Piedmont share?	Can the client limit this sharing?
For our everyday business purposes - such as to process clients transactions, maintain the clients account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	YES
For our marketing purposes - to offer our products and services to clients	NO	NO
For joint marketing with other financial companies	NO	NO
For our affiliates' everyday business purposes - information about the client's transactions and experiences	NO	NO
For our affiliates' everyday business purposes - information about the client's creditworthiness	NO	NO
For nonaffiliates to market to clients	NO	NO

To limit our sharing	Call 336-896-1191 - our menu will prompt clients through r choice(s) **or** • Visit us online: www.financialpaths.org
	Please note: If the client is a new customer, we can begin sharing the client's information 3 days from the date we sent this notice. When the client is no longer our customer, we continue to share the client's information as described in this notice. However, the client can contact us at any time to limit our sharing.
Questions?	Call 336-896-1191 or go to www.financialpaths.org
Who we are	
Who is providing this notice?	Financial Pathways of the Piedmont is a nonprofit financial education organization helping families achieve financial stability and self sufficiency.
What we do	
How does Financial Pathways of the Piedmont protect my personal information?	To protect the client's 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. All information shared with our counselors, whether in writing or orally, will be managed in a legal and ethical manner.
How does Financial Pathways of the Piedmont collect the client's personal information?	Financial Pathways of the Piedmont collects the client's personal information, for example, when the client • receive credit counseling or attend financial education class

	• receive SFC® counseling or complete DMP application • receive mortgage default and/or foreclosure counseling We may disclose some or all of the client's non-public information to 3rd parties as needed to provide the client with our services.
Why can't I limit all sharing?	Federal law gives the client the right to limit only • sharing for affiliates' everyday business purposes - information about the client's creditworthiness • affiliates from using the client's information to market to you • sharing for nonaffiliates to market to the client State laws and individual companies may give the client additional rights to limit sharing. CCCS Forsyth complies with all NC and Federal laws.
What happens if I limit sharing for an account I hold jointly with someone else?	Financial Pathways of the Piedmont would be limited in its ability to provide agency financial education and counseling services to the client seeking our help.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. • Financial Pathways of the Piedmont is a private nonprofit corporation and has no affiliate relationships related by common ownership or control.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.

	• Financial Pathways of the Piedmont works with all financial service and mortgage companies as part of its delivery of financial counseling and education services, helping families achieve financial stability.
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to the client.• Financial Pathways of the Piedmont has no agreement with nonaffiliated financial companies regarding marketing of financial products or services.

Other important information

Financial Pathways of the Piedmont (FPP) is committed to protecting the privacy of information clients share with us. All information shared with our financial counselors and/or educators, whether in writing or orally, will be managed in a legal and ethical manner. The client's personal financial information will not be shared with third parties except as needed to provide the client with our services, as permitted or required by law, or with the clients' specific authorization.

☐ Please check here if the client wishes to limit our sharing of the client's personal information.

If you checked the box above please fill out the fields below and submit your information.

Name

Street Address

City/State/Zip