

PRIVACY POLICY

FACTS

WHAT DOES TAKE CHARGE AMERICA 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?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Assets and credit card or other debt
- Credit history and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

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 Take Charge America chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Take Charge America 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, report to credit bureaus, or obtain funding from various sources including the U.S. Department of Housing and Urban Development (HUD) and the National Foundation for Credit Counseling (NFCC).	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For non-affiliates to market to you	No	We don't share

Questions?

Call 800.823.7396 or visit us at www.takechargeamerica.org

Who we are

Who is providing this notice?

Take Charge America, Inc.

What we do

How does Take Charge America 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 Take Charge America collect my personal information?

We collect your personal information, for example, when you

- Open an account or give us your contact information
- Provide account information or give us your income information
- Tell us about your investment or retirement portfolio

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 non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

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

- *Take Charge America does not share with our affiliates.*

Non-affiliates

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

- *Non-affiliates we share with can include companies we partner with to provide our services to you such as your financial service providers or creditors, credit bureaus, and the administrators, intermediaries or other entities that fund and manage grants.*

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *Take Charge America doesn't jointly market.*

Other Important Information

Call Monitoring and Recording: Telephone calls may be monitored and/or recorded.

For California Residents: Take Charge America will not share information we collect about you with non-affiliated third parties, except as permitted by California law, such as to process your transactions or to maintain your account.

For Nevada Residents: Nevada law requires that we provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E Washington Ave., Suite 3900, Las Vegas, NV 89101; Telephone Number: (702) 486-3132; Email: bcpinfo@ag.state.nv.us or aginfo@ag.nv.gov

For Vermont Residents: We will not share information we collect about you with non-affiliated third parties, except as permitted by Vermont law, such as to process your transactions or to maintain your account.