

Privacy Policy

JCVision and Associates, Inc. is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. 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. JCVision and Associates Inc., will respect and protect your privacy. It important you read our complete Privacy Policy statement. Please read this notice carefully to gain a better understanding. By signing this form, using our web site, or other forms of communication or media, you agree to the intent this privacy policy was developed as a form of public disclosure.

Your “nonpublic personal information,” such as your total debt information, income, living expenses and personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on this Privacy Policy Agreement. We may also use anonymous aggregated case file information for the purpose of evaluating our services, gathering valuable research information and designing future programs. Your anonymity will be maintained through the use of your client number or by using aggregate data in all circumstances

Types of information that we gather about you

- Information we receive from you orally, written, on our website or other forms, such as your name, address, social security number, assets, debt, and income;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history, credit scores, parties to transactions and credit card usage; and
- Information we receive from a credit reporting agency, such as your credit history.

How do we collect the information

- Applications or forms completed by you
- Oral or written correspondence provided by you
- Solicitation of services and transactions initiated by you

How do we use the information

- To help us understand who uses our services
- To perform statistical analysis
- For daily industry purposes such as to maintain your account(s), process your transactions, respond to court orders and legal investigations or to report to credit bureaus
- To evaluate and improve our services provided to you via onsite, internet, or other means, for example: If you enter your email address, name and phone number, and ask for more information or send us an email with questions or comments, we may use your information to send you a welcoming email, electronic newsletters, contact you about services, information and news that may be of interest to you and provide you with targeted feedback, and may file your questions or comments for future reference.
- To offer additional services to you and for better marketing of our services
- To communicate with your creditors, or third parties that you have authorized who need this information in order for us to assist you after a counseling session.

- To communicate with your creditors and related financial institutions who need this information in order to put you on a debt management program (DMP).

How your information is transferred to Third Parties

The following privacy practices detail circumstances under which we may release your information to a third party as permitted by law:

- When you have provided a request to do so, or when our staff has been served by a valid subpoena.
- So long as you have not opted-out, we may disclose some or all of the information that we collect, as described above, to your creditors or third parties where we have determined that it would be helpful to you, would aid us in counseling you, or is a requirement of grant awards which make our services possible.
- We may also disclose any nonpublic personal information about you or former customers to anyone as permitted by law (e.g., if we are compelled by legal process).
- Within the organization, 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.
- We may compile data and aggregate information that you give us, and share it with our partners, funders, or third parties on a “need to know basis” only; information may not be disclosed in a manner that would personally identify you in any way
- Access to nonpublic personal information about you may be released to contractors or agencies with legitimate authority to provide services to you, or to monitor JCVision and Associates, Inc.’s practices for quality assurance or compliance purposes.

When is does the limited sharing of your information begin:

- Within 30 days of becoming a client of JCVision and Associates, Inc.

How does JCVision and Associates Inc. protect my personal information

- Our organization has implement security measures to protect your personal information from unauthorized access. The measures include password , electronic, computer safeguards. JCVision and Associates, Inc. maintains physical (secured files and buildings)and procedural safeguards that comply with federal regulations to guard your non-public personal information.
- Our organization restricts access to non-public personal information about you to those employees who need to know that information to provide service to you.

How to modify/delete your information

You may access or correct your personal information, privacy preferences and/or opt-out of certain disclosures , for example:

1. You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors), that is, direct us not to make those disclosures.
2. If you choose to “opt-out”, we will not be able to answer questions from your creditors. If at any time, you wish to change your decision with regard to your “opt-out”, you may call us at (912)877-4243 and do so.

3. If you choose to “opt-out”, you may by writing or call JCVision and Associates, Inc. at:

JCVision and Associates, Inc., PO Box 1972, Hinesville, GA 31313

Phone: (912)877-4243

Fax: (912)877-4274

Email: jcvisiongeorgia@yahoo.com

Privacy-Related Complaints. If you believe that JCVision and Associates, Inc. has not complied with this Privacy Policy with respect to your personal information, you may write JCVision and Associates, Inc. at the address indicated above. In your letter, please describe in as much detail as possible the ways in which you believe that JCVision and Associates, Inc. has not complied with this policy. We will investigate your concern promptly.

Release of your information to third parties:

I hereby authorize JCVision and Associates, 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 of my creditors to provide non-public information about me to JCVision and Associates, Inc.

Client Signature _____ *Date* _____

Client Signature _____ *Date* _____

This document has been read to the client by a certified counselor for purpose of a phone counseling session and client agrees.