

Monroe Union County Community Development Corporation

Privacy Policy

Monroe Union County CDC is committed to assuring the privacy of individuals and/or families we serve. Information about your personal circumstances given orally and in writing will be treated as totally confidential. Unless authorized by you, no information about you and your family will be accessible to any third party.

Your personal information concerning your financial circumstances, will be provided to creditors, program monitors, and others only with your authorization and signature on the **Case File and Counseling 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.

Types of information that we gather about you

- Information we receive from you orally, on applications or other forms, such as your name, address, social security number, assets, employment and income;
- Information about your creditors, account balances, payment history, parties to transactions and credit card usage; and
- Information we receive from credit reporting agency, such as your credit history.

You may opt-out of certain disclosures

1. You have the opportunity to “opt-out” of disclosures of your nonpublic personal information to third parties (such as your creditors, lenders, real estate agents, etc), 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 those third parties. If at any time, you wish to change your decision with regard to your “opt-out”, you may send an email to your counselor and or come in the office and sign the authorization form.

Release of your information to third parties

1. 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 most beneficial to you, would aid us in counseling you or is a requirement of grant awards which make our services possible.
2. 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).
3. Within the organization, access to your information is restricted and access is given only to those employees who need to know to provide adequate services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your personal information.