

**FACTS****WHAT DOES FAMILY LIFE SERVICES, INC. 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, expenses, assets, and liabilities
- Account numbers, account balances, bank routing numbers, and payment history
- Credit history and credit score
- Legal name, marital status, dependents, occupation, mailing address, email address, phone number, and other contact information
- Information from your web browser, including IP address, cookie information, and the page you request

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

**How?** All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Family Life Services, Inc. chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does Family Life Services, Inc. share? | Can you limit this sharing? |
|---|--|-----------------------------|
| <b>For our everyday business purposes—</b><br>Such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations | Yes                                    | No                          |
| <b>For our marketing purposes—</b><br>to offer our products and services to you   | Yes                                    | No                          |
| <b>For joint marketing with other financial companies</b>   | No                                     | We don't share              |
| <b>For our affiliates' everyday business purposes—</b><br>information about your transactions and experiences   | No                                     | We don't share              |
| <b>For our affiliates' everyday business purposes—</b><br>information about your creditworthiness   | No                                     | We don't share              |
| <b>For nonaffiliates to market to you</b>   | No                                     | We don't share              |

**Questions?** Call toll-free (800)747-9307 or go to [www.familylifecredit.org](http://www.familylifecredit.org)

**Other important information**

You can delete your Family Life Services, Inc. dba Family Life Credit Services account at any time by contacting our office at (800)747-9307 or [support@familylifecredit.org](mailto:support@familylifecredit.org).



**FAMILY LIFE SERVICES, INC. dba FAMILY LIFE CREDIT SERVICES**

## Who we are

|                                      |  |
|--------------------------------------|--|
| <b>Who is providing this notice?</b> | Family Life Services, Inc.<br>Family Life Services, Inc. dba Family Life Credit Services |
|--------------------------------------|--|

## What we do

|   |   |
|---|---|
| <b>How does Family Life Services, Inc. protect my personal information?</b> | <p>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.</p> <p>We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. Your account information is password-protected. In certain areas, industry-standard SSL encryption is used to protect data transmissions.</p> |
| <b>How does Family Life Services, Inc. collect my personal information?</b> | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Seek credit, budget, or homebuyer counseling</li> <li>■ Enroll in a debt management program</li> <li>■ Make payments for or add/remove accounts from your debt management program</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>  |
| <b>Why can't I limit all sharing?</b>                                       | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>  |

## Definitions

|                        |   |
|------------------------|---|
| <b>Affiliates</b>      | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Family Life Services, Inc. has no affiliates.</i></li> </ul>   |
| <b>Nonaffiliates</b>   | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Family Life Services, Inc. does not share with nonaffiliates so they can market to you.</i></li> </ul> |
| <b>Joint Marketing</b> | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Family Life Services, Inc. doesn't jointly market.</i></li> </ul>                     |