

Why?

Financial organizations 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 seek from us. This information can include:

- Social Security number
- Employment information
- Credit card or other debt information
- Income and expense information
- Asset and liability information, including mortgage information
- Medical debt information
- Credit history and credit scores

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

How?

All financial organizations need to share their clients' personal information in order to provide the services requested by their clients. In the section below, we list the reasons financial organizations can share their clients' personal information; the reasons MMI chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does MMI share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), and respond to court orders and legal investigations	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	Yes
For joint marketing with other financial organizations — organizations that help consumers with financial problems	Yes	Yes
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes*	Yes

Questions and how to opt out?

Call toll-free 800.624.4967 or email your request to Info@CrissCross.org. If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Who are we?**Who is providing this notice?**

This privacy notice is being provided by MMI and its related organizations, Money Management International of Massachusetts and Mapping Your Future.

What we do

How does MMI 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. Also, MMI only allows employees, authorized service providers and other parties as required or permitted by law to access your information.
How does MMI collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none">● seek budget and debt counseling, bankruptcy counseling and education, housing counseling services or contact us for other information● give us your contact information● seek advice about your debt, including your mortgage● give us your employment and financial information, including information about your income and debts● provide us your mortgage information● request assistance with a lender's loan modification process● provide us information on our web site We also may collect your personal information from others, such as credit bureaus, unsecured creditors, mortgage servicers, and other companies.
Why can't I limit all sharing?	MMI needs this information and the ability to share it so that we can help you. If you were able to limit us fully from sharing this information, we would be unable to offer you the assistance you are requesting from us. Federal law gives you the right to limit only: <ul style="list-style-type: none">● sharing for affiliates' everyday business purposes — information about your creditworthiness● affiliates from using your information to market to you● sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What if I hold an account jointly with someone else?	Your choice will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">● <i>Money Management International of Massachusetts is an affiliate of MMI.</i>● <i>Mapping Your Future is an affiliate of MMI.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none">● <i>Nonaffiliates we share with can include Homeownership Preservation Foundation.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none">● <i>Our joint marketing partners may include other nonprofit organizations and trade groups for our service sector.</i>

Other important information

California: In accordance with California law, we will not share information we collect about you with companies outside of MMI, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide products and services you request. We will limit sharing among our companies to the extent required by California law.

Vermont: In accordance with Vermont law, we will not share information we collect about Vermont residents with companies outside of our corporate family, except as permitted by law, such as with your consent, to service your accounts or to other financial institutions with which we have joint marketing agreements. We may share information about our transactions or experiences with you within our corporate family without your consent.

*Please keep in mind that, as permitted by applicable law, if you enroll in a co-branded service with us and one of our joint financial service providers, we share information about you with that company in connection with maintaining and servicing your account, including for that company to market to you. As permitted by applicable law, our products and services are subject to terms and conditions, which may include authorizations and consents to share information about you with your creditors. Federal law does not give you the right to limit this sharing.