

FACTS**WHAT DOES TRANSFORMANCE formerly CCCS OF GREATER DALLAS, INC. (“CCCS Dallas”) 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
- employment information
- credit card or other debt
- mortgage rates and payments
- income and assets income
- medical related debts
- credit history and credit scores

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 Transformance, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Transformance 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, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes— information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes— information about your creditworthiness	No	N/A
For nonaffiliates to market to you	No	N/A

To limit our sharing

Call 1-800-249-2227 or go to <https://myaccount.cccs.net>

Please note: If you are a new customer, we can begin sharing your information 0 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 may contact us at any time to limit our sharing.

Questions?

Call toll-free 1-800-249-2227 or go to <http://www.transformanceusa.org>

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

This privacy notice is being provided by the Transformance, Inc.

What we do**How does Transformance 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 Transformance collect my personal information?

We collect your personal information, for example, when you

- seek counseling and education services
- give us your contact information
- seek advice about your debt, including mortgage
- provide information from credit reporting agency

We also may collect your personal information from others, such as credit bureaus, other housing counseling agencies, mortgage servicers, and other companies.

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 nonaffiliates to market to you

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

What happens when I limit sharing for an account I hold jointly with someone else?

Your selection will apply to all parties on your account-unless otherwise specified by you.

Definitions**Affiliates**

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

- *Transformance does not presently have affiliates.*

Nonaffiliates

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

- *Transformance does not share information with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Transformance does not participate in joint marketing with nonaffiliates.*

Other important information

We may use your information for the purpose of evaluating our services, gathering research information and designing future programs. Anonymity will be maintained by use of your client number or by using aggregate data.