

Client Bill of Rights

CCCS pledges that our clients have the right:

- To prompt, confidential, courteous counseling services from knowledgeable, certified counselors;
- To treatment with dignity and respect;
- To be actively involved in a comprehensive assessment of their financial situation including an appropriate action plan;
- To receive prompt and accurate information about our services and their account status;
- To ask questions and to have concerns addressed;
- To accountability by the agency in handling their finances to include corrections of errors made by the Agency;
- To express dissatisfaction through a Complaint Resolution Process;
- To discontinue their relationship with our agency at any time.
- To use or reject any referrals offered.

Complaint Resolution Process

We are committed to providing high quality professional services. However, if a client is dissatisfied with the services provided or if they want to make a complaint, we ask that they follow these guidelines within 45 days

Step One: Try to resolve the issue with the staff member involved giving him or her specific information about your complaint.

Step Two: If Step One is not possible or the issue is not resolved to the client's satisfaction, he/she may write or call the staff member's supervisor. (If the issue is with the supervisor, the client may appeal directly to the Chief Executive Officer/Executive Director.)

Step Three: The supervisor may request a meeting with the client (phone or face-to-face) to seek more information from a staff person. The agency will respond within 15 days.

Step Four: If the issue is still unresolved, the client may appeal in writing directly to the Chief Executive Officer/Executive Director. After additional fact finding, this individual will provide a concluding decision to the client within 15 days.

Step Five: If the client is still dissatisfied, he/she may submit the issue to the Personnel and Grievance Committee of the Board of Directors for further review and action if deemed necessary.

Non-Discrimination Policy

CCCS serves all members of the community. We do not engage in the practices of discrimination in the selection and participation of clients in our programs or services with respect to race, religion, color, gender, national origin, or handicap.





A DIVISION OF RUSHMORE CONSUMER CREDIT RESOURCE CENTER

Rushmore Consumer Credit Resource Center

2310 N Maple Avenue

Rapid City, SD 57701

Phone: 605-348-4550 or 1-800-568-6615 Fax: 605-348-0107

www.cccsbh.com

Privacy Policy

Rushmore Consumer Credit Resource Center

At Rushmore Consumer Credit Resource Center, d/b/a Consumer Credit Counseling Service (CCCS), and d/b/a The American Center for Credit Education, trust has always been the foundation of our relationship with our clients/customers. Because you trust us with your financial and other personal information, we are committed to respect your privacy and safeguard that information. In order to preserve that trust, CCCS pledges to protect your privacy by adhering to the practices described below:

Information We Collect:

We collect, use and retain nonpublic personal information about you to help provide services to you and help you achieve your financial goals. Nonpublic personal information is personally identifiable financial information that we may obtain in connection with providing a product or service.

- Information we receive from you orally, on applications and other forms, such as name, address, telephone number, social security number, assets, and income
- Information about your appointments with us, including pending appointments, date of appointments and disposition of appointments
- Information about your transactions with us, such as account balances, payment histories, parties to transactions, and credit card usage.
- Information we receive from a consumer-reporting agency, such as your creditworthiness and credit history

Our Maintenance of Accurate Information:

We have procedures to help assure that your financial information is accurate, current and complete.

Limiting Employee Access to Information:

Employees' access is restricted to their need to know such information for business reasons. All employees are trained to respect the security and integrity of our client information. Those who violate our policy will be subject to discipline.

We share information with nonaffiliated third parties when they are acting on our behalf or acting jointly with us.

We may disclose all of the information we collect, as described above, with nonaffiliated organizations that are acting on our behalf or are acting jointly with us including:

- Non-financial companies that perform support services for us, such as data technical systems consultants and programmers, check printers, or companies acting on our behalf.
- Others as permitted or required by law such as credit bureaus, government entities responding to subpoenas and other legal processes, and those with whom you ask us to share information.

Security Procedures to Protect Information:

We maintain physical, electronic and procedural safeguards to help prevent unauthorized access to confidential information about you. We update and test our technology to improve protection of our information about you and to assure the integrity of our information. Each client will be given a unique identifier – either their system generated number or the last 4 digits of their SS number, for purposes of security in checking on further information.

Restrictions on Disclosures of Client Information:

We do not reveal specifics about your information or other personally identifiable data to parties outside our organization. We will only disclose information to third parties about your credit, your account, your transactions, or appointments under any one of the following conditions:

1. You request or authorize it;
2. The information is provided to help complete a transaction initiated by you or;
3. The disclosure is otherwise lawfully permitted or required.

We do not disclose nonpublic personal information about former clients, except as permitted or required by federal or state law.

Visitors To Our Website:

Visitors to our Website remain anonymous. We do not collect identifying information about visitors to our site.

- IP addresses and/or domain names, date and time and site were accessed, and the city, county and country the web page request is initiated are collected. This information is used to create summary statistics and to determine the level of interest in information available on our site.
- Information given by the site visitor in a Web form is collected to perform the services offered at the site. Services offered at the site include: email correspondence and Credit When Credit Is Due course tests. This information is used internally, as appropriate, to handle the sender's request. It is not disseminated or sold to other organizations.
- Any information that is linked to our site will be governed by the privacy policy of that site, and any question you have related to that site's use of information should be directed there. It is the intention of Rushmore Consumer Credit Resource Center to partner with the most trusted sites on the Web to provide you with these services. If you have concerns regarding other sites linked from our website, please contact us.

E-mail

Electronic and online communications cannot be guaranteed secure. If the information that you are sending via e-mail is of a confidential nature, please consider using telephone, fax, or mail.

Disclosing Our Privacy Commitment to You:

We want you to understand our commitment to personal privacy and our use of information. We will periodically review the methods available for communicating our privacy policy and determine whether current practices are meeting the needs of our organization and our clients.

This Privacy Policy applies to individuals, and we reserve the right to change them, along with related provisions, at any time.