



Southwest Economic Solutions

2835 Bagley Avenue, Suite 800, Detroit, MI 48216 || Phone: (313) 841-9641 || www.swsol.org/myhome

Privacy Policy

Protecting your privacy is important to Southwest Economic Solutions (SWES). The following information describes our policies and practices that protect your privacy, and enables us to work with you and your coach, counselor or service provider to try to meet your financial goals. We are committed to assuring the privacy of individuals and families who have contacted us for assistance.

What does Southwest Economic Solutions 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.

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(s) and income, account balances and payment history, and 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 the Southwest Economic Solutions chooses to share; and whether you can 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, Southwest Economic Solutions DOES share your information. You may not limit this sharing.

For our marketing purposes – to offer products and services to you, Southwest Economic Solutions DOES share your information. You may limit this sharing.

For joint marketing with other financial companies Southwest Economic Solutions DOES NOT share your information.

For our affiliates' everyday business purposes – information about your transactions and experiences, Southwest Economic Solutions DOES share your information. You may limit this sharing.

For our affiliates' everyday business purposes – information about your creditworthiness, Southwest Economic Solutions DOES share your information. You may limit this sharing.

For our affiliates to market to you Southwest Economic Solutions DOES NOT share your information.

For nonaffiliates to market to you Southwest Economic Solutions DOES NOT share your information.

QUESTIONS or TO LIMIT OUR SHARING:

Call 313.841.9641 or www.swsol.org/myhome

WHO WE ARE

Who is providing the notice? Southwest Economic Solutions

WHAT WE DO

How does Southwest Economic Solutions 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.

How does Southwest Economic Solutions collect my personal information?

- Information you provide to us directly (through the internet, the telephone or forms you complete), such as your name, address, social security number and real estate lender;
- Information about your transactions with us, your creditors, or others, such as your account balance, payment history parties to transactions;
- Information from consumer reporting agencies (credit reports); and Information from your lenders

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 choices will apply to everyone on your account."

What happens when I'm done working with Southwest Economic Solutions?

When you are no longer our client, the privacy practices described in this notice will continue to apply to you. All client files are destroyed after 7 years of the closing the file.