

PRIVACY POLICY

What does Troy Rehabilitation & Improvement Program, Inc. & Rensselaer County Housing Resources, 'TRIP & RCHR', 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 TRIP & RCHR 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, TRIP & RCHR does not share your information. You may limit this sharing.

For our marketing purposes – to offer products and services to you, TRIP & RCHR does not share your information. You may limit this sharing.

For joint marketing with other financial companies TRIP & RCHR does not share your information. You may limit this sharing.

For our affiliates' everyday business purposes – information about your transactions and experiences, TRIP & RCHR does not share your information. You may limit this sharing.

For our affiliates' everyday business purposes – information about your creditworthiness, TRIP & RCHR does not share your information. You may limit this sharing.

For our affiliates to market to you TRIP & RCHR does not share your information. You may limit this sharing.

TRIP & RCHR does not share your information. You may limit this sharing.

For nonaffiliates to market to you TRIP & RCHR does not share your information. You may limit this sharing.

TO LIMIT OUR SHARING:

- Call 518-272-8289 – our menu will prompt you through your choice(s) or
- Visit us online at www.triponline.org

QUESTIONS:

Call 518-272-8289 or go to www.triponline.org

WHO WE ARE

Who is providing the notice? TRIP & RCHR

WHAT WE DO

How does TRIP & RCHR 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 TRIP & RCHR collect my personal information? We collect your personal information, for example, when you: open an account or deposit money, pay your bill or apply for a loan, use a credit or debit card

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 – unless you tell otherwise.

DEFINITIONS:

Affiliates – Companies related by common ownership or control. They can be financial or non-financial

Nonaffiliates – Companies not related by common ownership or control. They can be financial or non-financial

Joint Marketing – A formal agreement between nonaffiliated financial companies that together market financial products or services to you

OTHER IMPORTANT INFORMATION: