

FACTS

WHAT DOES NAVICORE 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. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number, name and address • Income and assets • Your transactions, account balance and payment history • Information received from creditors <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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 Navicore Solutions chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Navicore Solutions 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 – please see below*
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes—information about your transactions and experiences	We do not have affiliates	We do not share
For our affiliates' everyday business purposes—information about your creditworthiness	We do not have affiliates	We do not share
For non-affiliates to market to you	No	We do not share

Questions?	Call (800)772-4557 or go to www.navicoresolutions.org
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Who we are

Who is providing this notice?

Navicore Solutions (a Garden State Consumer Credit Counseling Organization)

What we do

How does Navicore 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 and buildings. Also, Navicore Solutions restricts access to non-public information about you to those applicable employees handling your accounts.

How does Navicore Solutions collect my personal information?

We collect your personal information, for example, when you:

- give us your contact information or
- information we receive from your creditors or
- give us information about your transactions with us.

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 non-affiliates to market to you

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

Definitions

Affiliates

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

- Navicore Solutions does not have any affiliates.

Nonaffiliates

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

- Navicore Solutions does not share information with non-affiliates so they can market to you.

Joint marketing

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

- Navicore Solutions does not engage in any joint marketing.

Other important information

We may disclose personal information to your creditors, any entity that referred you to Navicore Solutions or any pre-authorized individual or organization in order to service your accounts. You should share this privacy notice with anyone covered under your debt management plan.

*We may use your information to inform you of additional products or services we may offer.