



# Frequently Asked Questions

**This document is intended to answer some frequently asked questions (FAQs)**

## **What is CEO?**

The IRC's Center for Economic Opportunity, or CEO, is a national, non-profit financial institution that offers small-dollar consumer and business loans to New Americans and other credit-thin individuals. We offer practical loans at affordable rates that promote upward economic mobility of our borrowers. Read more about CEO at <https://irc-ceo.org/>

## **What is Happy Mango?**

Happy Mango is a website that connects customers like you to participating Financial Coaches and Financial Institutions. It is a platform that allows you to connect with your Financial Coach and to CEO where you can apply for a CEO loan. Read more about Happy Mango at <https://www.happymangocredit.com/team.html>

## **How do I apply for a CEO loan?**

To apply for a CEO loan, you will need a referral from one of our partner Financial Coaches. They can provide you credit training, budgeting, banking and other financial services in addition to the loan referral. They will send you a link to create a Happy Mango account and begin an application. If you do not have a Financial Coach, email us at [irc.ceo@rescue.org](mailto:irc.ceo@rescue.org) or call us at (619) 663-4186 and we may be able to connect you with the right person, depending on your city, state of residence.

## **Why do I need to create a Happy Mango account?**

CEO has partnered with Happy Mango to provide an online loan application. In order to apply for a loan, you must first create an account. This account will be used for loan application and loan management with tools to help you pay back your loan on time. You may read Happy Mango's Terms of Service at <https://www.happymangocredit.com/sites/default/files/TOS%202019%20Final.pdf>

## **What do you do with the information I share on my Happy Mango account?**

All of the information that you share on your Happy Mango account remains confidential. We do NOT sell, rent, or trade your personal information (such as your Financial Profile) with any other party (including third-party financial institutions) without your permission and consent or as otherwise required by law. You may read more about Happy Mango's Privacy Policy at <https://www.happymangocredit.com/privacy.html>

## **Why does Happy Mango need my bank login information (username and password)?**

You can enter your online banking user name and password to establish a secure connection with your bank or credit card company. This secure connection allows access to your bank and credit card statements. Information on those statements enables Happy Mango to present your financial story completely to CEO, for the purpose of making a loan decision and/or to identify which bank account will be used for the disbursement and repayment of the loan funds.



### **Do you store my bank login information on your servers?**

No. Happy Mango does not see or store your online login credentials and cannot move money out of your account without your personal authorization. Once a connection with your bank is successfully established, your online login is no longer necessary to retrieve your bank statement information from the bank.

### **How can I protect my Happy Mango account?**

- Don't share your Happy Mango password or your other passwords with anyone.
- Make sure that your password is complex, including both numbers, capital letters and special characters.
- Be certain that you have virus protection and a firewall on any device that you use to access Happy Mango.
- Don't install programs from people or companies you don't know.

### **If someone does manage to steal my Happy Mango log in information, can they access my bank accounts and credit cards to make any transactions?**

No. Happy Mango provides a strictly "read only" view of your banking information and credit card statements. Your online banking user names and passwords are never displayed after you enter them during your first session. You may read more about Happy Mango's Security Policy at <https://www.happymangocredit.com/security.html>

### **What if I cannot login to my Happy Mango account?**

If you cannot log in because you forgot your password, click the '**Recover Password**' link on the login page and enter your email address, to receive a link to reset your password. If you are still unable to access your Happy Mango account, send an email to [support@happymangocredit.com](mailto:support@happymangocredit.com).

### **How can I close my Happy Mango account?**

- Log in to your Happy Mango account.
- Click on Contact
- Use the form to send us a request to close your account

Your Happy Mango account data will be removed from our production server within 5 business days. Your data may remain on a backup server. Happy Mango keeps these backups to ensure our continued ability to provide our service to our users in the event of malfunction or damage to our primary production servers.