

# FACTS

## WHAT DOES [NAME OF FINANCIAL INSTITUTION] 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?

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 and [income]
- [account balances] and [payment history]
- [credit history] and [credit scores]

When you are *no longer* our customer, we continue to share your information as described in this notice.

### 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 [name of financial institution] chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information  | Does [name of financial institution] share? | Can you limit this sharing? |
|---|---|-----------------------------|
| <b>For our everyday business purposes—</b><br>such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | [Choose:]                                   | [Choose:]                   |
| <b>For our marketing purposes—</b><br>to offer our products and services to you   | [Choose:]                                   | [Choose:]                   |
| <b>For joint marketing with other financial companies</b>   | [Choose:]                                   | [Choose:]                   |
| <b>For our affiliates' everyday business purposes—</b><br>information about your transactions and experiences   | [Choose:]                                   | [Choose:]                   |
| <b>For our affiliates' everyday business purposes—</b><br>information about your creditworthiness   | [Choose:]                                   | [Choose:]                   |
| <b>For our affiliates to market to you</b>  | [Choose:]                                   | [Choose:]                   |
| <b>For nonaffiliates to market to you</b>   | [Choose:]                                   | [Choose:]                   |

### Questions?

Call [phone number] or go to [website]

| Who we are  |   |
|---|---|
| Who is providing this notice?   | [omit question if only one financial institution provides the model form and that institution is clearly identified in the title on page one <b>OR</b> if two or more financial institutions that jointly provide the model form identify each <b>OR</b> if list of institutions exceeds four (4) lines, describe the general types of institutions jointly providing the notice here and identify those institutions, in minimum 8-point font, below “Other important information” box, or “Definitions” box if that box is not included]  |
| What we do  |   |
| How does [name of financial institution] 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.<br><br>[insert]   |
| How does [name of financial institution] collect my personal information? | We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ [open an account] or [deposit money]</li> <li>■ [pay your bills] or [apply for a loan]</li> <li>■ [use your credit or debit card]</li> </ul> [Choose one:]   |
| Why can't I limit all sharing?  | Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]   |
| Definitions   |   |
| Affiliates  | Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>[[name of financial institution] has no affiliates] <b>OR</b> [[name of financial institution] does not share with our affiliates] <b>OR</b> [Our affiliates include companies with a [common corporate identity of financial institution] name; financial companies such as [insert illustrative list of companies]; nonfinancial companies, such as [insert illustrative list of companies;] and others, such as [insert illustrative list].”Our affiliates include companies with a [common corporate identity of financial institution][name of financial institution] [Choose one:]</i></li> </ul> |
| Nonaffiliates   | Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>[[name of financial institution] does not share with nonaffiliates so they can market to you”] <b>OR</b> [“Nonaffiliates we share with can include [list categories of companies such as mortgage companies, insurance companies, direct marketing companies, and nonprofit organizations]]</i></li> </ul>  |

**Joint marketing**

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

- *[[name of financial institution] doesn't jointly market] OR [Our joint marketing partners include [list categories of companies such as credit card companies]]*

**Other important information**

*[insert other important information (limited to state and/or international privacy law information; and/or acknowledgement of receipt form)]*