

[Insert name of institution]
Privacy Policy Notice
(as of [insert date])

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of [insert name of institution].

[If you share with third-parties for a non-exempted purpose, insert the following:] [The GLBA further requires that we inform you that you have a right to prevent us from sharing nonpublic personal information about you with a nonaffiliated third party for any purpose that is not specifically authorized by law. Your right to prevent us from sharing nonpublic personal information about you with a nonaffiliated third party for a purpose that is not specifically authorized by law is called your right to “opt-out” of such information sharing.]

OUR PRIVACY POLICIES AND PRACTICES

1. Information we collect:

[Insert clause 1(a) or 1(b) from the list in Appendix 2 labeled "Paragraph 1 Clauses," depending on which one applies to you.]

2. Information we may disclose to third parties:

[Insert clause 2(a), 2(b), 2(c), 2(d), 2(e), 2(f) or 2(g) from the list in Appendix 2 labeled "Paragraph 2 Clauses," depending on which best describes your disclosure practices.]

3. Nonaffiliated third parties to whom disclosures may be made:

A. Nonaffiliated Third Parties To Whom Disclosures May Be Made

[Insert clause 3A(1), 3A(2), 3A(3) or 3A(4) from the list in Appendix 2 labeled "Paragraph 3A Clauses," depending on which best describes your disclosure practices.]

B. Notification of Your Right To Opt-Out of Certain Disclosures

[If you disclose information to nonaffiliated third parties other than as permitted by an express GLBA exception, Insert clause 3B from the list in Appendix 2 labeled "Paragraph 3B Clauses." (If you do not disclose information to nonaffiliated third parties other than as permitted by an express GLBA exception, then you are not required to provide this opt-out notification on your privacy form)].

4. Affiliates with whom we share certain information protected by the Fair Credit Reporting Act, unless you tell us not to:

[If you have affiliates with whom you share non-transactional, FCRA-protected information, insert the three Fair Credit Reporting Act clauses contained in "Paragraph 4 Clauses" of Appendix 2. If you do not have affiliates with whom you share such information, then you can delete paragraph 4 entirely from your privacy notice and should renumber the paragraphs below.]

5. Our practices regarding information confidentiality and security:

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

6. Our policy regarding dispute resolution:

Any controversy or claim arising out of or relating to our privacy policy, or the breach thereof, shall be settled by arbitration in accordance with the rules of the American Arbitration Association, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof.

7. Reservation of the right to disclose information in unforeseen circumstances:

In connection with the potential sale or transfer of its interests, [*insert name of institution*] and its affiliates [*if any*] reserves the right to sell or transfer your information (including but not limited to your address, name, age, sex, zip code, state and country of residency and other information that you provide through other communications) to a third party entity that (1) concentrates its business in a similar practice or service; (2) agrees to be [*name of institution*]'s successor in interest with regard to the

maintenance and protection of the information collected; and (3) agrees to the obligations of this privacy statement.

8. Customer acknowledgement and signature:

By signing my name below, I am indicating that I have read the privacy policy of [*insert name of institution*] and that I understand its terms. No promises or representations have been made to me to induce me to sign this form.

Customer Signature

Date