

**Who we are**

Who is providing this notice?

[insert]

**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.

[insert]

How does [name of financial institution] collect my personal information?

We collect your personal information, for example, when you

- [open an account] or [deposit money]
- [pay your bills] or [apply for a loan]
- [use your credit or debit card]

[We also collect your personal information from other companies.] **OR**  
 [We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.]

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. [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.

- [affiliate information]

**Nonaffiliates**

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

- [nonaffiliate information]

**Joint marketing**

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

- [joint marketing information]

**Other important information**

[insert other important information]