## 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.]

## What happens when I limit sharing for an account I hold jointly with someone else?

[Your choices will apply to everyone on your account.]  
OR  
[Your choices will apply to everyone on your account—unless you tell us otherwise.]

## 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]